

the

Check



List

Check Collector's Round Table

Volume II Number Issue 5 January 1971
PUBLISHED BY ROBERT FLAIG P.O. Box 27112 Cincinnati, Ohio 45227

C.C.R.T. STARTS SECOND YEAR

This is CCRT's fifth issue of TCL and the beginning of our second year, with the interest shown by our loyal members we look forward now to an even greater year in 1971. We've had the anticipated "growing pains" and will undoubtedly have more - I'm told this is a healthy sign or stage of development!

Our "big brother" publications have devoted a great deal of space to our activities on their pages. They have featured items, articles and illustrations of material we are vitally interested in collecting. A great measure of our growth is due to their continuing helping hand, and for this we are most appreciative.

Your editor wishes to thank all the members who have contributed to our success and growth through their offering of suggestions, ideas, obtaining new members, publicity for CCRT in their local newspapers and club publications, cash contributions, contributions of material for the auctions with proceeds designated to our treasury and clippings sent in. Some of our members have written articles for publication in other media which publicized CCRT. Many other club bulletin editors and editors of national publications have picked up news stories about our organization and its activities. To all these persons and others who have been responsible for publicizing CCRT - A big thank you.

One of the most important contributions to our success has been the authoritative, factual and interesting articles submitted by many of our loyal members. Without these interesting items it is certain we would still be back on the "launch pad". For these, your editor and other members are most grateful. A continuing need for this important supply of "fuel" is constantly needed to keep CCRT in flight. THANKS, THANKS to our contributors!

Our renewals are coming in very well. We have 125 members at the time this issue is published. This proves the solid desirability of CCRT and will provide the foundation for further growth in 1971. We have not scratched the surface. We intend with about a dozen members a little over a year ago. Certainly there must be hundreds of other persons interested in the material we collect, yet an article of our publicity, which has been published in many of our local newspapers and in some of the national ones, has not been able to reach them. We have a good "product" and there is a market for it; all we need is to get it to the collector. It is not that hard.

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In spite of continued increased costs, we have held the line and have not increased our basic dues of \$3.50. (For those who wish 1st class mail delivery of TCL add \$1.50 as noted on information sheet that was mailed with auction #5). It is still a bargain that will give a years enjoyment and activity in a facinating facet of numismatics - and for less than the price of a show.

In this issue you'll note that some of our members have been active in displaying, exhibiting, and giving programs about their collections of checks and related material. With this in mind it is brought to your attention that the Central States Numismatic Society will hold their 32nd Annual Convention at the Chase-Park Plaza Hotel in St. Louis, Mo. on May 14 - 16, 1971. CHECK COLLECTORS ROUND TABLE IS INVITED! This, like the ANA Convention, held last August at the same hotel, will be co-chaired by Mr. David L. Cooper and Mrs. John (Bernice) S. Stevenson - the same two persons who did such a bang-up job for the ANA. We hope to be there for another informal meeting, renew acquaintances and make new friends.

At this time several members and friends plan to attend the CSNS convention: Ron Horstman, Al Wick, Jerry Bates and if all goes according to schedule - your editor and his wife Jeane.

How about you assembling a check exhibit and planning to meet us at this event?

As more information is received in regards to the convention, I'll attempt to get the news to all concerned. Please inform your editor if you are interested or plan to attend. Your editor has a supply of hotel reservation-rate cards for the convention and will send some to you upon request.

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I wish to express my sincere appreciation to the many CCRT members and friends for their thoughtful understanding, sympathy and kind words during the past weeks.

The recent lengthy illness of my father and his passing just before Christmas necessitated taking care of the pressing personal problems of the moment. Apologies are offered for the long delay in answering your many welcome letters. It is also for the above reason that this issue is reaching you somewhat late

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You will have received Auction #5 by the time Issue #5 is delivered to you. This, as stated before, is an experiment - if it stimulates more interest in the auction and also increases the bidding, then this warrants the increased labor and postage involved in the continuance of such a procedure.

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CCRT IS IN NEED OF A PUBLICITY PERSON-Male or female, one who can keep the national publications, numismatic groups, clubs, etc. informed about our activities, interests and functions. Several persons could share this responsibility. This is a vital function necessary for our continued growth. This job has been carried on in a sporadic fashion by your editor, who because of lack of time has not been able to give it the full attention it needs. If you have use of a typewriter and an interest in this important job, send your editor a note. We'll work out the details - continued co-operation will always be given you.

The above check is through the courtesy of the Ralph Foster Museum, a part of The School of the Ozarks. Mr. John Paul Butler, their Curator of Monies was kind enough to have several hundred printed for the members of CCRT. The necessity of exchanges of letters and the fact they had to be printed for us has resulted in their being included in this issue, rather than the previous one.

The School of the Ozarks is an accredited four-year college with a large museum. Mr. Butler is attempting to form a collection of checks for the Ralph Foster Museum. Herewith in part is a recent letter from Mr. Butler: "....We have an eight floor museum that has been visited by over 100,000 people this year including our First Lady, Mrs. Nixon. We are trying to collect one each of items that were used for money from all over the world; for example old checks, drafts, script, tokens, stocks, bonds as well as coins and banknotes. If you or any of your members have any duplicates that you would like to donate, we would certainly be grateful to you. We can give you a tax deduction if you wish."

The first four issues of T.C.L. along with some duplicate old checks were sent to the museum by your editor. This resulted in a thank-you letter from Mr. Butler which mentioned, "Thanks a million for the duplicate items you sent, we can use almost anything in the check line as we just started trying to collect checks."

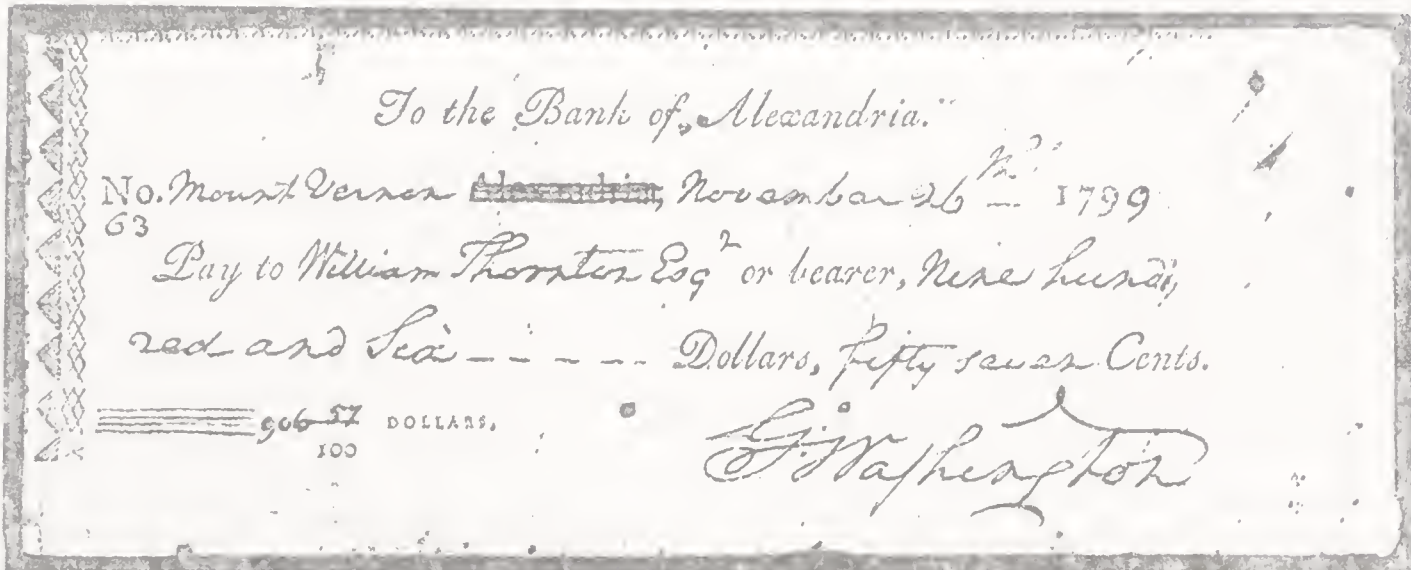
You can be sure any check donation you send will be appreciated. This college is a bit different than most, all students come from poor families and ALL STUDENTS WORK. If you are so inclined, send contributions to Mr. John Paul Butler, Curator of Monies, The School of the Ozarks, Point Lookout, Missouri 65726. Be sure to mention you are a member of CCRT.

As a point of interest, the January 1971 issue of COINAGE Magazine carried an interesting article about their money collection.

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AN OUTSTANDING CHECK EXHIBIT

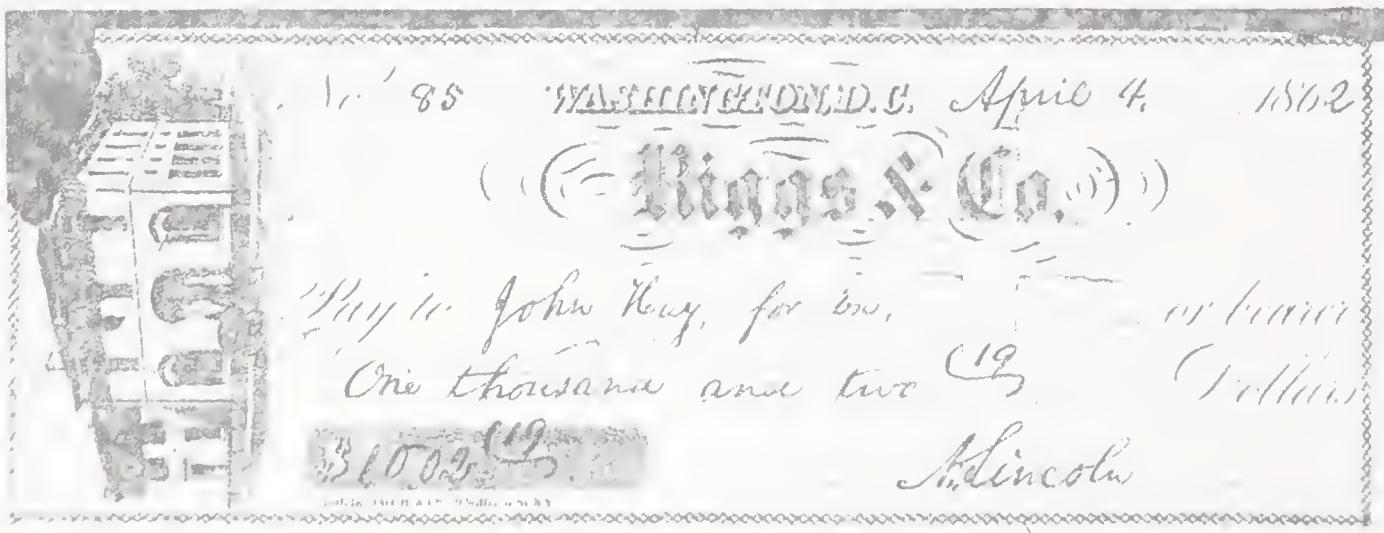
By R. E. Ekeblad 19 Edwards Lane Glen Cove N.Y. 11542
Photos by Chase Manhattan Photographic Studio



If a check collector is in New York City he should not miss a visit to The Chase Manhattan Bank Money Museum located in Rockefeller Center. The Bank's money collection contains more than 50,000 items ranging from ancient to modern times and is one of the most comprehensive in the world. Included in the collection and interestingly displayed are many checks issued by famous people or in payment of historical events.

Each time I have visited the exhibit I have been amused by the comments of children and adults when they discover that checks were written by our country's founding fathers in the late 1700's. On display is a check written by Benjamin Franklin for \$400 on October 2, 1787 and drawn on Cashier of the Bank (Philadelphia). Another check dated February 27, 1790 is signed by Aaron Burr, the assassin of Alexander Hamilton in a duel in 1804.

The collection includes a check signed by each president of the United States. The check of George Washington (shown in the illustration above) was written at Mount Vernon on November 26, 1799. Payable to William Thornton, Esq. or bearer for \$906.57 on the Bank of Alexandria, the check has a fine signature of our first president. Thomas Jefferson's check was written on February 13, 1809 for \$50 on the Office of Discount and Deposit. Certainly one of the highlights in the presidential series is the check of Abraham Lincoln written on April 4, 1862. Slightly mutilated the check was for \$1,002.19, payable to



John Hay on the Riggs & Co. bank in Washington (illustrated also).

A recent addition to the collection is a check drawn by Richard Nixon on the Key Escayne bank. Curator Gene Hessler informed me that it took considerable time to obtain one of President Nixon's checks.

Another famous statesman's check on exhibit is one written by Daniel Webster on May 10, 1834 drawn on the Bank of Washington, D. C.

A check on exhibit which certainly marks a historic event is one written by John D. Rockefeller, Jr. for \$8,500,000 on February 10, 1947 payable to the United Nations. This payment was a gift by the Rockefeller family to purchase the land occupied by the United Nations in New York City.

Another interesting check is a very colorful one for \$25,000 payable to Charles A. Lindberg for his solo flight from New York to Paris in 1927. The check was the prize offered by Raymond Orteig to the first pilot to accomplish this daring exploit.

On display also is a draft for 12,755 and 10/100 francs drawn by the Equitable Trust Co. of New York on their office in Paris. This draft was carried by Charles Lindberg on his spectacular solo flight, New York to Paris, on May 20-21, 1927.

The \$10,000 prize check won by Glenn Curtiss for the first continuous flight from Albany to New York City on May 29, 1910 paid by The New York World newspaper is also displayed.

Unusual checks of famous people and events also are included in the exhibit. One check on a plain piece of ruled paper was written by Salomon Portland Chase, Secretary of the Treasury under Abraham Lincoln. The Chase National Bank, which was organized in 1877 and merged into the Bank of the Manhattan Company in 1955, was named in his honor.

The exhibit displays many other interesting and historical checks which I am sure will intrigue every check collector.

* * * * *

CHECK DATES BY PERIOD?

Mr. Raymond Rothjen of Pleasanton, California makes the suggestion that we separate checks by periods or dates; this does have merit. You may recall that in filling out the questionnaire when you joined CCRT that you were requested to indicate what checks were of interest to you. These were listed by the following periods: Checks of the First Chartered Banks, Checks of Other Banks dated prior to 1862, Checks dated between 1862 and WW I, Checks dated WW I to date. Have you any other ideas or suggestions for improving on these periods?

It would be of advantage to all if we had a standardized set of periods, perhaps indicated by a letter or in some other way.

If you have a suggestion or idea on this subject, let your editor know. The results will be published and perhaps we can come up with a standard listing so we would all be working with the same set of terms. May we hear from you?

CHECK PROTECTION--MECHANICAL AND OTHERWISE

Part IV

by Jack Weaver, P. O. Box 30, Woodland, California 95695

If you turned back to page 15 of the very first Check List (Jan. 1970) you'd find I suggested that the many varieties of check protection could be classified in three categories:

- I - Protection was provided with pen and ink.
- II - Protection was provided by the check form itself.
- III - Protection was provided by some mechanical device thru which the check was passed after completion in the usual manner.

In the year since that was written, I have found no reason to change my classification nor has anyone challenged it.

The first three articles in this series have covered 12 different mechanical check protectors from my collection. We'll get back to more of these machines in subsequent issues of the Check List, but now lets turn to Category I where I would have started in the first place had I been mentally organized.

The definition of Category I could be expanded this much: Included here are checks which of themselves do not provide any special protection against alteration but on which the maker, without resorting to devices more sophisticated than a pen or a ruler or a camel-hair brush, has made it somewhat more difficult for the check raiser.

Category I is first because it is the most "primitive" method, not because it was the earliest method used. I have several examples of Category II dated as much as 25 years earlier than my earliest Category I example.

Category I checks fall into three general types:

- A - The amount of the check has been added in one or more places in addition to being written in the places provided by the check form.
- B - An ink wash has been added over the amount.
- C - Lines have been added.

Here are the details of the seven checks shown on the photopage:

Example A-1: The amount-in-figures has been written a second time, in this case vertically at the signature line. The clerk who made up this correspondent draft added a second \$101.12 before presenting it to the cashier for his validation signature. Anyone tampering with the figures of course risked affecting the signature.

Example A-2: The amount-written-out has been added, vertically near the right margin of the check.

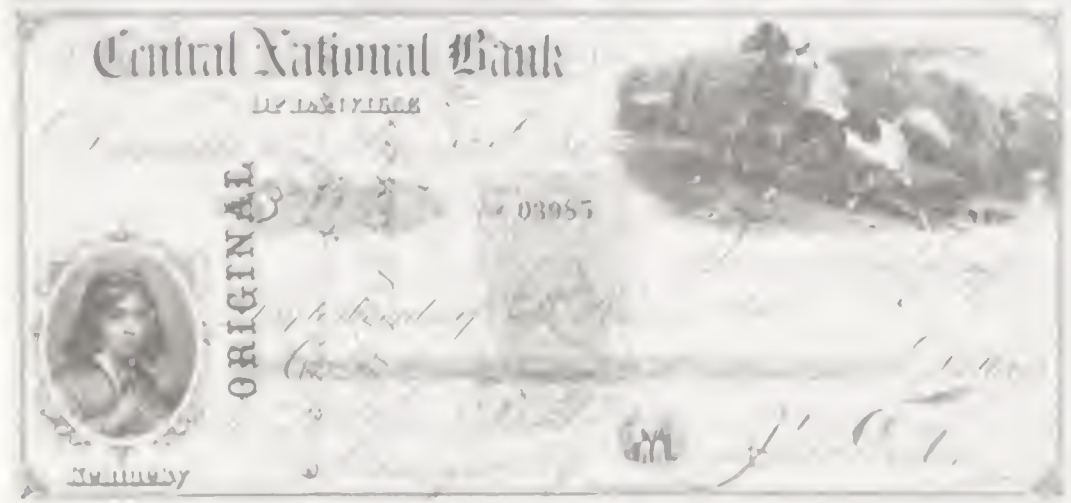
Example A-3: Both amount-in-figures and amount-written-out are repeated. This example seems to have involved three bank employees in its preparation: Employee A who completed the draft in the usual manner, Employee B (H.G. Sandiford, Teller) who added the figures and words of value and his signature vertically and Employee C (J.W. Procter, Cashier) who validated the draft with his signature.



— A1

of New York.

2102



— A3

A2

A4 —

B1



The Brazil Bank.

The Philadelphia National Bank.

CAN BANK
W YORK

— C1

B2

Example A-0: The amount-in-figures and the amount-written-out are written on the back of the draft as well as on the face. On this draft, the amount was inscribed on the face in the usual manner and locations and then repeated on the back in red ink. The amount-in-figures is written directly under those figures on the front and the area was then hit by an embossing device. The amount-written-out was also repeated in red ink along the bottom edge of the reverse. You can just make out the "One Hundred Sixteen" showing thru along the bottom margin of the check. This bank certainly went "all out" in its protective practices.

It has nothing to do with check protection but it's interesting to note how this draft form was put together. The basic form with the all-geometrical figure, the panels for number and amount, the basket of corn and the few necessary words and lines and border were printed in black ink by the National Bank Note Company, N.Y. whose imprint is just below the signature line. To this basic form, Dennison & Brown, Stationers, 99 Maiden Lane, N.Y. added in red printing the name of the bank and the city, the serial number, the words "NATIONAL BANK" and "CASHIER" and then its own imprint under the drawee bank panel. This may have been a common practice but it's the first I've spotted.

Example B-1: The draft was completed in the usual manner, then an ink wash applied over the amount-in-figures with a brush (In this example, the area was also hit with an embossing device to complicate the check-raiser's problems even further).

Example B-2: Similar to B-1 except that it was the amount-written-out that got the wash job.

Example C-1: The check was completed in the usual manner. The maker then used a ruler and red ink pen to draw double lines under the payee name and the amount-written-out. It is a little unusual to see protection provided for the payee line although some of the modern shredded-paper machines do the same thing.

Well, there are examples of Category I practices I find among my checks. Note that they all fall between 1868 and 1881, a short 13 year period. While the time element is not vital to the study, I'm puzzled by not finding earlier or later examples. Note, too, that 5 of the 7 examples are bank drafts on correspondents. Example A-2 was drawn by a business firm, C-1 by an individual.

Before we close this instalment, let's talk a little about W. A. Casper's query (2-5) on page 81 of the April 70 Check List. Is this "check protection"? Mr. Casper wonders why some early (1827) checks had been separated with a wavy, rather than a straight, cut. "If a counterfeit were substituted for an original one, this would be evidenced at once" he pointed out.

Replying on page 95 of the July '70 Check List, Harry Vigington concluded that it was not a "protector device".

It seems certain to me that anyone who drew such an official wavy cut to separate a check from the adjoining check and/or stub was going to be under the impression that he could verify, when the check was returned from the bank, that it was in truth the one he had issued. He was only following a practice used with Colonial currency. According to Eric T. Hansen in his

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wonderful "The Early Paper Money of America" (Whitman Publishing Co.) on page 18, "indented bills" prevented counterfeits and altered bills from being redeemed. They were "bound into pads or books with part of the design on the stub....bills were cut off the stubs in an uneven manner with a knife or scissors so that on redemption they could be test fitted and verified."

That leaves little doubt why Mr. Casper's checks have wavy borders, but is it check protection? Does the practice complicate the job for the check raiser or check alterer? It simply protected the maker against the possibility that an entirely new document had been fraudulently issued and substituted for the original--and frankly, I can't figure out the circumstances under which this might have occurred. If you disagree with me, all you have to do is add Mr. Casper's checks as Example D-1.

In the next installment, we'll talk about Category II checks; where protection was provided by the check form itself. Meanwhile, I'd like to hear from you after you've looked through your checks. Did you discover any other categories? Or an additional sub-category? Or a Category I check dated earlier than 1868 or later than 1881?

* * * * *

SAMUEL T. HAUSER - BANKER-- GOVERNOR

By Harry L. Fine 2114 E. Balsam Ave. Mesa, Arizona 85204

The following information is from Leeson's History Of Montana, the first history of Montana and published in 1885.

Samuel T. Hauser, Governor of Montana, was born at Falmouth, Pendleton County, Kentucky, January 10, 1833. He was reared and educated in his native state until 1854 when he moved to Missouri and engaged in civil engineering in the employ of railroad companies; afterward serving as assistant engineer on the Missouri Pacific and the Northern Pacific and as chief engineer of the Lexington branch, from Lexington to Sedalia which latter position he held until 1862. He at that time came up the Missouri River, arriving at Fort Benton in June, crossing the country from that point to the head waters of the Columbia, where he engaged in prospecting for a short time. In the fall of 1862 he went to the Bannack mines (at that time located in Dakota Territory - later Idaho Territory and finally in Montana Territory when this new Territory was created on May 26, 1864) and in the fall of 1863 followed the Lewis and Clarke route down the Yellowstone River. In 1865, in company with Mr. Sanders, he opened a bank at Virginia City under the firm name of S. T. Hauser & Co. During that year they also organized a mining company and erected the first furnaces in the Territory and in 1866 Mr. Hauser organized the First National Bank of Helena. He also organized the First National Bank of Missoula, The First National Bank of Fort Benton and for years devoted his attention principally to banking interests. When he first engaged in banking, he loaned money at 4 and 5 percent per month. In July 1885, he was commissioned Governor of the Territory of Montana, being the only resident citizen upon whom such an honor has ever been conferred.

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YOUR ARTICLES ARE ALWAYS WELCOME - AND NEEDED

Informative articles are the backbone and foundation of this publication and one of the most important reasons for our success. Share your information with your fellow members. Have you offered an article as yet? Join those who have been our regular contributors. We look forward to your next contribution.

OFFERS: MIX AND MATCH SALE

Jan. 18
Jan. 21

50¢ each

7 for \$3.00

12 for \$5.00

PAUL E. PEEL 1748 SAWYER WAY COLORADO SPRINGS, COLORADO 80915

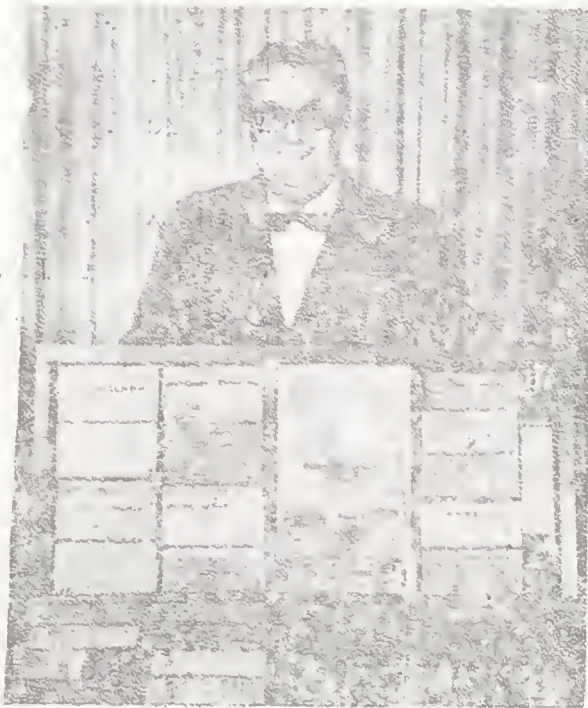
1. GLOBE NAT'L BANK, Boston, Mass. Nov. 1884, Dividend Check, Foster Providence R.R.
2. HOMER BANKING CO., Homer, Mich. 1901, 2¢ Rev. Doc. Affixed.
3. NORTH BUTTE MINING CO., Montana on FIRST NAT'L BANK, Butte 1916.
4. FIRST NAT'L. BANK OF MALDEN, Mass. 1912, Geo. Wentworth Pharmacist.
5. FIRST NAT'L. BANK, Bethlehem, Pa. 1888.
6. PLANTERS NAT'L. BANK, Richmond, Va. 1898.
7. As above - different, 1903.
8. LAWRENCE BANK AND TRUST CO., Tenn. 1894.
9. FIRST NATIONAL BANK, Cambridgeport, Mass. Printed Revenue 1894.
10. DEFIANCE NAT'L. BANK, OHIO, Printed Rev. 1880.
11. THE VERMONT NAT'L. BANK, Brattleboro, Vt. 1894.
12. THE GERMAN BANK OF WHEELING, WEST VA. 1891.
13. CURWENSVILLE BANK, Pa. Printed Rev. Red on White 1882.
14. THE NEW ENGLAND TRUST CO., Boston, Mass. 2¢ Doc 1900.
15. SAVINGS BANK OF FRANKLIN, PA. Printed Rev. Affixed 1884 SPECIAL.
16. THE AMERICAN NAT'L BANK, Bartlesville, Okla. Unused 190_.
17. THE COLUMBIA BANK AND TRUST CO., Oklahoma City USA 190_. Unused.
18. As above - different type.
19. ALLIANCE BANK CO., OHIO, Printed Rev. Stamp 1883.
20. MASONIC BANK, Pittsburgh, Pa. 2¢ Blue Rev. affixed, signed, cancelled 1880.
21. HERMAN LEVI & CO BANKERS, Cincinnati, Ohio, Blue rev. affixed, signed 1877.

GOLD MINE STOCKS - 2 ornate certificates of the 1890's from the famous mining area of CRIPPLE CREEK, COLORADO - THE BUENA VISTA GOLD MINING CO. and THE NEW YORK TUNNEL & MINING CO. Beautiful unsigned, mint condition with company seal to left...Included is a reproduction of an early mining map of CRIPPLE CREEK...The pair plus map - 3 pieces \$4.00.

10 MINING LETTERS - 1890's concerning gold mining operations in Colorado, plus mining map reproduction, plus gold mining stock certificate - 12 pieces - SPECIAL \$2.00.

PAUL E. PEEL 1748 SAWYER WAY COLORADO SPRINGS COLORADO 80915

Gene Morris proudly displays his "Bank Checks and Related Items" exhibit which was judged "most educational" in Clorion.



Richard G. Bowman wins Best of Show Award with Mormon Currency at Denver, Colorado.



Daniel Vander Werf, Jr. wins Graphoanalyst of the Year Award at Chicago.



J. Roy Fernell, Jr. exhibited his famous South Carolina Money Collection at the Smithsonian.

News Stories on the following pages.

No. 625 Goldfield, Nevada, January 25-1971

The Goldfield Consolidated Mines Company

Pay to James M. Howe Mining Co or Order, \$ 117 ⁶⁴

117 ⁶⁴ Dollars

To JOHN S. COOK & CO. BANKERS
GOLDFIELD, NEVADA

[Signature]
FOR GEN. MGR

[Signature]

ERC V

WHEN PROPERLY RECEIVED THIS BECOMES A SIGHT DRAFT ON JOHN S. COOK & CO

WHY COLLECT CHECKS ----

CHECKS CAN TELL AN INTERESTING STORY!

Talk given by William C. Henderson before the Colorado Springs Numismatic Society.

Checks, especially old ones, are in reality historical documents of our early banks and banking system. Checks and other bank related items as used in our Western Mining Camps, not only represents gold and silver coins used at that time, but actually documents the transaction. Often the date appearing upon a check tells a story - more often, the issuer of the check is of greater importance, or the bank and town occupies an important part in history. Last, but not necessarily least, the payee (to whom payable) justifies research, and is often rewarding.

The check shown is of particular interest, and significant for all the reasons mentioned:

- | | | |
|---------|----------|----------|
| 1. Date | 3. Bank | 5. Payee |
| 2. Town | 4. Payor | |

DATE: January 25, 1909, a date during the height of mining activities in this specific area. Gold was not discovered here until December 3, 1902, and the first claim was called the "sandstorm" in memory of the inclement weather prevailing at the time of discovery by Harry Stabler.

TOWN: Goldfield, Nevada - site of the largest gold discovery since 1900, Goldfield was also the site of the Gans-Nelson, light-weight world championship fight in 1905, which was attended by thousands coming on special trains from as far away as San Francisco and Chicago.

BANK: "John S. Cook & Co., Bankers" - the winner of the thirty-round battle for the light-weight championship of the world between Gans-Nelson, was to receive \$30,000, and this amount in twenty-dollar gold pieces was on display in the window of the John S. Cook Bank. In 1906 the world's richest shipment of gold ore was sacked and stored in the lobby of this bank (under guard) until it could be shipped out to the smelters.

PAYOR: "The Goldfield Consolidated Mines Company" - George Wingfield bought the Sanisters from Harry Stabler, and it produced seven million dollars in seven months. This is only one of the incredible items connected with Rabbit Springs, which later became Goldfield. In order to escape expensive litigation, George Wingfield bought and combined many contiguous claims into one group he called the "Goldfield Consolidated Mines Company", and capitalized the company for fifty million shares, most of which were traded on the mining exchange in San Francisco.

PAYEE: "Goldfield Bohawk Mining Co." - owner of the Bohawk Mine. The richest single shipment from Goldfield was forty-seven and one-half tons from the Hays-Bonetta lodes on the Bohawk Mine. It was so rich that the ore was sacked and stored in the John S. Cook Bank until it could be shipped. When it reached the Elby Smelters near Oakland, California, it was valued at \$2,249,955.00. The record shows this as the richest shipment of ore ever produced in the world, worth in value the \$1,112,500 and in over-all value. One of Goldfield's small famous saloons was named after the Bohawk Mine - The Bohawk Saloon.

YIP, CHECKS CAN TELL AN INTERESTING STORY!

We do appreciate Mr. Henderson sharing his talk with us. In one of his letters he further notes, "....We had one meeting at which time we discussed the various types of programs desired and since we had quite a few new members we decided to have a number of future programs on WHY I COLLECT----. I of course gave one on checks.

"You might urge other members to do the same thing at their various Coin Club or Numismatic organizations. In addition, I have placed displays in the lobby of our bank; this too, could be a project for other members of the Check Collectors Round Table. This would be particularly effective during National Coin Week, etc."

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Don Allen of Truro, Nova Scotia, whose displays of checks, credit cards, and other monetary forms are well known throughout Eastern Canada, recently received an A.N.A. Special Educational Award - his third -- for a variety of presentations before Maritime audiences. Included were talks before Rotary, Lions and Kiwanis service clubs, coin clubs in Truro and Halifax, and broadcasts over radio and television. A talk on "A Credit Card Christmas" was carried by all C.B.C. affiliate stations in Canada's four Atlantic Provinces. An earlier interview on Canada's "new look" \$20 bill was for Radio Canada's International Service and was beamed to the United Kingdom and Europe, the United States and Caribbean, and Australia and New Zealand.

Professor Allen, for many years an interpreter of the coin hobby for the general public, reminds CCRT members who may desire to take an active part in National Coin Week, 1971 (April 18-24), that A.N.A. membership is mandatory for individual participation and award competition, and that several months are required for membership processing and approval. He says he has a supply of membership applications for CCRT members. The 1971 NCW theme is "Numismatics -- The Hobby of All Ages." Professor Allen is a fifteen-year participant, and eight-time winner, in NCW competition. Write Don Allen, Nova Scotia Teachers College (Faculty), Truro, Nova Scotia.

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Note: Join the A.N.A., you'll be glad you did. CCRT is a club member of A.N.A., but you must be an individual member to enjoy its many privileges....National Coin Week competition, monthly publication - THE NUMISMATIST, largest yearly numismatic convention and free library service from one of the finest numismatic libraries in the world.

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TITLE GOES TO VANDER WERF: GRAPHOANALYST OF YEAR!

This headline appears on the front cover of "The Journal of Graphoanalysis"- World Voice of Scientific Handwriting Analysis. Our fellow member Mr. Daniel Vander Werf, Jr. of Holland, Michigan who headed his state chapter in 1968 and 1969 and who has gained wide recognition as a questioned document examiner, was named the tenth International Graphoanalyst of the Year at the 1970 IGAS Congress & Institute which was held at the Drake Hotel in Chicago from July 26-31..Congratulations! (Mr. Vander Werf notes - "It's about the analyzing of handwriting for personality and character of the writer")

A letter in part from Mr. Vander Werf states, "My collecting interests go back to 1792 printed Bank of the U.S., as well as many handwritten checks of that period; Herschfield; First Nat'l. Bk. of Helena; Civil War era, etc. Have a number of blanks, including Bank of the U. States,

My printed Book of the United States checks are dated 1792, 1793, 1794, 1795, 1796, 1797, 1799, 1800. Sure wish I had one for each year.

Editor's note: Can anyone help fill out this series? If so drop the note : Daniel Vander Wert, Jr., 325 West 10th St., Holland, Mich. 49423

CORT member, Mr. P. Tiitus had been appointed president of the WORLD PAPER CURRENCY COLLECTORS (WPCC). He is a well known dealer in world paper currencies and issues an impressive price list....INTERNATIONAL CURRENCY COLLECTOR. In a recent issue Mr. Tiitus gave welcome publicity to CORT. He has a personal collection of checks and is also a dealer in checks. One of his present efforts is in the direction of forming WORLD PAPER CURRENCY RESEARCH GROUP (WPCRG) as a part of WPCC. Mr. P. Tiitus may be contacted at Box 259, Menlo Park, California 94025.

Mr. Richard G. Bowman, another CORT member won Best of Show Award at the recent Rocky Mountain Coin Show held in Denver, Colorado. Mr. Bowman won this award for his Mormon currency exhibit. Hats off to Mr. Bowman!

Mr. J. Roy Pennel, Jr., well known numismatist and member of CORT had his famous South Carolina Paper Money Collection placed on display at the Smithsonian Institution Museum of History and Technology October 7, 1970. The exhibit remained on display until the end of 1970. The opening of the exhibit was attended by some of our members and correspondents: Mr. Brent Hughes, Mr. Charles Affleck and Mr. Arlie Slabaugh.

Mr. Al Wick, our good friend and active member has done it again - The October 1970 bulletin of the Missouri Numismatic Society of St. Louis carried the following notation: "Program Chairman Al Wick will present an interesting program on the newest phase of numismatics - CHECK COLLECTING AND RELATED NUMISMATIC ITEMS. As most of you know, Al is a JACK OF ALL TRADES where hobbies are concerned and is always entertaining. Why not dig out those old checks you found in the attic or basement and bring them to this meeting....."

Al reported later that his program was well received GREAT! You may recall Al was one of the first to display checks at the A.N.A. Convention last year - showing the various ways they may be collected. He has indicated he'll have more about checks in his next interesting issue of HOBBIES TO ENJOY.

Mr. Cliff Hunt of Acute Beach, Oregon, one of our recent members, was featured in a past issue of COASTLINER, a publication of the Central Lincoln People's Utility District. The article follows on the next page.

PLEASE - Don't forget to not appropriate unauthorized approvals - please contact them first before sending approvals.

coastlines

news & notes from Central Lincoln P.U.D. February 1970



The River Bank Is Biggest West of the Mississippi

You can't cash a check, get a loan or save a dime, and yet it's the largest bank of its type in the West!

The River Bank isn't really a bank in the strictest sense of the word. But it does have a lot of money: Cliff Murk, of

Agate Beach, is one of the most highly respected collector-dealers of paper currencies in the U.S. His

gigantic collection features silver and gold certificates, bank notes,

drafts, military money, script and

tokens. It is housed

in vaults and sales all over the West. When asked

how much the collection is worth, Cliff replies with a twinkle

in his eye: "Oh, at least 15 or 20 cents..."

Cliff Murk—biggest and happiest "banker" in the West—displays a tiny portion of his collection brought from a real bank vault especially for this photo.

Cliff Murk, a contractor, got "hooked" on currency because of his children. Since he had to stay home as babysitter in the evenings while his wife worked, Cliff turned to currency collecting to busy himself.

"I got into it before the prices really started to rise... I don't think a millionaire could do what I was able to do," he stated. Collecting paper money has become a very popular hobby and business in the last several years.

His standing as a collector-dealer is widely recognized. Cliff has authored several scholarly magazine articles for the Society of Paper Money Collectors.

His fascinating token collection is limited to Oregon and includes tokens that were good in cash and trade at scores of festivals, restaurants and taverns throughout Oregon.

Cliff also has a substantial collection of script—paper money issued by cities and counties during the Depression. Some of the script was backed up by

school bonds and timber holdings. Some, however, required one-half cent stamps to be affixed to the back each time the script changed hands. When the back was filled, enough money in stamps was deposited to cover the cost of redemption and administrative costs.

A large part of the currency in the collection was issued by banks from colonial times through the late 1800s. In those days, paper money seldom strayed outside the area served by the issuing bank. Thus, there was little need for a national paper currency.

Confederate money is another big segment of the total collection. Cliff has about 90 percent of all types of paper currency issued by the Confederacy.

The hours spent with Cliff were filled with fascinating tales of money. Fine engraving and printing, uncirculated proof sheets and the story of how paper currency became widely accepted in the U.S.

The River Bank may not be for real... but Cliff Murk probably has more fun than any ten real bankers.

Reproduced with
permission of
CENTRAL LINCOLN
PEOPLE'S UTILITY
DISTRICT, Newport,
Oregon.

another first for one of our PORT members -- Mr. Eugene Hinkle of Forest City, Iowa won a trophy for his check exhibit at the Clarion Iowa Coin Show. Mr. Morris explains - The Clarion, Iowa Coin Show was held Saturday, October 1st and Sunday, November 1st, 1970. The show drew a good crowd both days. Their trophies were a little different than usual. Instead of first place, etc., they gave four trophies as follows: (1) Best Token Exhibit, (2) Best Unusual Exhibit, (3) Best Educational Exhibit and (4) Collectors Choice. The people registering received a ballot and then were to vote on the exhibit of their choice. Also, each exhibitor received a picture frame containing the Clarion Centennial medal and all the wooden nickels that had ever been issued by anyone in Clarion. This was a very nice item to keep and be proud of.

I had displayed three cases of tokens and four cases of checks and related material. I had not displayed the tokens since they won first place in the "Medals and Tokens" division at the I.N.A. in Des Moines in 1968. My Token Exhibit won the trophy for the "Best Token Display" and also won the "Collectors Choice" Trophy.

However, I was most happy when my Check Exhibit won the "Most Educational" Trophy. I displayed four cases showing several items that can be collected and some information on each. Items displayed were: (1) An old deposit bag and small check book holder from the 20's, (2) Old signed and canceled checks with different revenue stamps, (3) Old unused checks on banks that had closed 40 or more years ago, (4) Some current unused checks with unusual names, (5) Banks that had changed their names over the years - showing both the old check and the one presently used, (6) A few old bank post cards. I presented a little information on each bank along with the items in the cases. They attracted a lot of interest.

Our hats are off to Gene Morris for being the first to capture a trophy for a check exhibit!

Individual member activity is certainly picking up - let's all get in the act. No one gets sore out of anything then he puts into it.

A letter in part from Mr. Ekeblad: "...In November I displayed my checks in the Telephone Pioneer Hobby Show. It elicited many interesting comments and many men and women were intrigued by this unusual collection. Even the numismatists were not aware of the hobby. I also acquired an old check from a fellow displaying old documents."

O O O O O O O O O O O O O O O

Ken Freg, 912 Swansboro St., Cincinnati, Ohio 45202 would like to know:

1. What basic types and categories of stock certificates do people who collect them recognize?
2. What are the best sources to obtain certificates?
3. What are the best ways to protect and store stock certificates and are plastic envelopes available?
4. How are they valued? There seems to be quite a disparity, especially in advertising.
5. Which are more popular or desirable - used or unused certificates?

We would like to know how to obtain more old stock certificates after 1900, foreign and unusual ones. Help for Ken would be appreciated. Try his e note.

Norman L. Hollenbeck reports on how Edgar Lee Insurance follows the collecting interests and now has about 50. We'll bring for them. He can be contacted at 1201 W. Lexington Ave., Fort Wayne, Indiana 46807.

CROSSED CHECKS

This term came to light when the Bank Museum of Stockholm, Sweden requested membership in CCRT and concluded their request by asking, "By the way - can you tell me where and when the custom of crossed checks did arise?"

Never hearing this term before, your editor called upon some of our experienced CCRT members for an answer. While these answers may not pinpoint the exact date and place, they certainly will inform us about a subject most of us know little or nothing about. CCRT is grateful for these members efforts in supplying information.

From Mr. William C. Henderson, Colorado Springs, Colorado.
The following information is extracted from FOREIGN DRAWING AND REMITTANCE SERVICES, First National City Bank, N.Y., Page 13, Jan. 1968.

Checks in Great Britain may be protected by "crossing" which should be done on the face of the check. This is in accordance with the laws and practices that prevail. In crossing the check it is expected that no money will be paid over the counter to the payee, but if the payee has an account with the bank on which the check is drawn, the amount of the check may be deposited to his account.

* * *

Professor Don Allen, Truro, Nova Scotia offers the following information: A cheque is CROSSED when two parallel lines are drawn diagonally across its face. In English banking practice this requires that the cheque be paid to payee only, and precludes its being endorsed to a third party. This is not done in Canada.

* * *

Mr. J. E. Weaver of Woodland, Calif. sent information from two reference books.

The following is an extraction from THE PRACTICAL WORK OF A BANK by The Bankers Publishing Co., N.Y. 1919, page 109.

English banks have been relieved by law of the responsibility of requiring identification before cashing a check. English tellers do not worry about whether the person receiving the money is the proper one or not. English custom gives the bank protection by the use of "crossed checks" which is the practice of drawing two parallel lines across the face of the check and writing "& Co." between. This restricts presentation of the check for payment by any other than a bank. In reality this makes it possible for the payee to collect the amount of the check, only through his bank. By English law, an act of Parliament, banks are prohibited from paying crossed checks over the counter. If the maker of a check knows the payee's bank, he can cross it "specially" which involves the writing of the name of the bank inside the two lines. It can then only be paid through that bank.

The following is extracted from THE METHODS AND MACHINERY OF PRACTICAL BANKING by Claudius B. Patten, Bradford Rhodes & Co., 78 Williams St., N.Y. 1891, page 369.

The author mentions that in a conversation with English bankers he indicated we in the United States do not use crossed checks and that our bankers knew little about them, in fact many would not know one if shown one. This surprised London bankers as they could not understand how we could get along without them.

Universal use in England of crossed checks allows payers to remit checks

with reasonable safety since Parliament long ago freed banks of the responsibility of requiring identification of persons presenting crossed checks for collection.

Marks of crossed checks signal the fact they must be presented through some other bank or banker and will not be paid if it reaches the bank on which it is drawn in any other way. They are worthless when presented by any other party. Law forbids a bank to cash a crossed check over the counter.

An ordinary CROSSED CHECK is one with two parallel lines on its face, "& Co." may be added if desired.

A CROSSED SPECIALLY CHECK is used when the drawer knows the name of the payee's bank and inserts this name between the parallel lines.

An OPEN CHECK is one without the crossing and may be paid to any one who presents it.

ORDINARY CROSSED CHECK

January 1 1900 No. 2

& Co.

First National Bank
Hocker City, Montana

John Doe \$100.00

CONE HUNDRED AND.....NO/100 DOLLARS

The Box Mfg. Co. *J. S. Small, President* Specimen

CROSSED SPECIALLY CHECK

January 1 1900 No. 11

First National Bank of California

First National Bank
Hocker City, Montana

John Doe \$100.00

ONE HUNDRED AND.....NO/100 DOLLARS

The Box Mfg. Co. *J. S. Small, President* Specimen

FOR SALE.....FOR SALE.....FOR SALE

1. Start your Bank Collection off with the BANK OF THE UNITED STATES. First Charter period of our National Bank conceived by Alexander Hamilton and approved by George Washington in 1791.
Blank check form for the decade of 1800, spread eagle vignette, with color post card view of the original U.S. Bank building still standing in Independence Mall, Philadelphia. Also used check of Stephen Girard's Bank of the 1820 period which occupied this building after the U.S. Bank Charter expired. Descriptive label with above three pieces makes this group ideal for framing. \$8.50
2. BANK OF THE UNITED STATES - Fine used check, 1801, spread eagle vignette, different from above, plus color view card. \$12.50
3. MECHANICS' BANK, Philadelphia, used 1824. \$3.50
4. PHILADELPHIA BANK (Penna.), used check 1825. \$3.50
5. STEPHEN GIRARD, BANKER. Phila., used check 1824 \$3.50
6. NEW YORK - Check to Cashier of the MANHATTAN COMPANY, 1800, signed by AARON BURR. Fine condition, some margin trim on left. \$70.00
7. NEW YORK - NEW YORK STATE BANK - Pay order to Cashier signed by John A. Dix and two others as Commissioners of the (Erie) Canal Fund. Dix was famous General and U.S. Secretary of the Treasury. Signed at Albany 1838. \$12.50
8. COMMERCIAL BANK OF BUFFALO - Sight draft 1837 attached to printed protest form filed 90 days after date of note at Buffalo, New York. \$6.50
9. MANUFACTURER & TRADERS BANK, Buffalo, N.Y. Check dated 1899 with 2¢ red documentary stamp attached. \$1.25
10. MANUFACTURES & TRADERS BANK. Directors notice to stockholders advising postponement of dividend payment, with original envelope, Buffalo 1886. \$5.00
11. CONNECTICUT - FIRST NATIONAL BANK, Rockville. Check drawn by Grand Army of the Republic, 1889. \$4.00
Another, dated 1911. \$1.00
12. MISSOURI - William Lindsay, St. Louis. Attractive large sight draft, 1852. \$4.50
13. ALABAMA - T. HAZARD & CO. Attractive Bill of Exchange, Mobile, 1836 drawn on New York City shipping firm. Fine cotton bale warf scene and sailing ship vignette on left. \$5.75
14. SCHUYLKILL BANK - Philadelphia, blank check (Patent), brown ink, circa 1820. \$4.75
15. PROMISSORY NOTE. Handwritten, Philadelphia 1809, cut cancel in form of cross. Commonly used to finance business in the early days of our banking history. \$3.00

Penna. residents please add 6% sales tax.

E. E. Moore, P.O. Box 243, Wynnewood, Pa. 19096

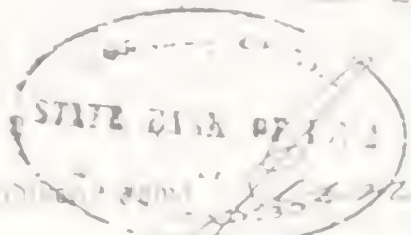
(World War II Ration Checks Available)

Feb. 1901
Jan. 79

FIRST BANK IN FORT MADISON, IOWA

by JUNE BUDD, Fort Madison, Iowa

The first bank in the city of Fort Madison, Iowa was established in the year 1861 as a branch of the banking house of F. M. Thomas & Co. of Burlington, Iowa. Two years later the business was purchased by John B. Knapp and George E. Eaton under the firm name of Knapp and Eaton. They continued the business until 1864. Several other owners followed including Hon. Edward Johnstone and associates who operated under the name of McMurphy, Johnstone and Eaton, then McMurphy and Johnstone and subsequently changed to Johnstone and Bacon.



BANKING HOUSE OF KNAPP & EATON.

*State Bank of Iowa
Thirty One & 44
W. M. Johnstone & Co.*

Banking House of Knapp & Eaton, Fort Madison, Iowa June 10, 1862
Printers were Mann & Spear Printers & Stationers, 143 Pearl St. N.Y.

Fort Madison, Iowa.

May 24 1865

Banking House of McMURPHY & JOHNSTONE.

To Cashier Pay to

McGarland & Co.

783

Banking House of McMurphy & Johnstone, Fort Madison, Iowa May 24, 1865

In 1365 this bank was succeeded by the Fort Madison National Bank under charter number 1611. This national charter was surrendered in 1872 and it became the Bank of Fort Madison under a state charter. C. Brewster and Jos. A. Smith later purchased the bank, each a half interest.

In 1888 the newly organized First National Bank of Fort Madison, charter number 3974 bought the Bank of Fort Madison and moved to its present location, Avenue G and Seventh Street. (No available pictorial checks at this writing of the above 3 bank checks.)

In 1890 the Fort Madison Savings Bank was organized with the owners the same as the First National Bank and operated under that name until March 1, 1968 when the name was changed to Fort Madison Bank and Trust Company which is a member of the Federal Reserve System and of the American Bankers Association.

FORT MADISON, IOWA _____ 19____ No. _____ $\frac{72-131}{713}$

FORT MADISON SAVINGS BANK

PAY TO THE ORDER OF _____ \$ _____



_____ DOLLARS

⑆0713⑉0131⑆

Check format of the Fort Madison Savings Bank used from 1890 until 1968.
Note the picture of the old fort at Fort Madison from 1808 to 1813.



FORT MADISON, IOWA _____ 19____ No. _____

FORT MADISON BANK & TRUST CO.

$\frac{72-131}{713}$

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

ACCOUNT NUMBER

⑆0713⑉0131⑆

Present check format of the Fort Madison Bank & Trust Co. Fort Madison, Iowa

AUCTION ACTION

Jan. 72

Coins & Currency Inc., (Dorothy Gershenson) of 24 S. 18th St., Philadelphia, 19104, presented in its December 4, 1970 auction one of the largest and most desirable offerings of checks that this writer has seen. And judging from the prices realized, the bidders agreed with us.

The sale was as usual predominately autographs, coins and currency but included 78 lots, each a single check. The list started off with two American Bank Note proofs which brought \$40 each, then an 1838 Bank of the United States, Philadelphia draft which, signed by Nicolas Biddle, sold for \$25.

Pre-Civil War checks did very well indeed and included a 1792 Bank of the United States check which sold for \$18.50 despite a \$13.50 valuation. Other early checks and prices realized included a 1792 Bank of North America, Philadelphia @ \$17.50; 1796 ditto @ \$14; 1799 ditto @ \$10.50; 1837 Bank of the U.S. Philadelphia @ \$13; 1839 Bank of Cape Fear, Salisbury and 1813 Bank of Pennsylvania @ \$7.50 each; and 1815 Farmers & Mechanics, Philadelphia @ \$6.

Most of the routine 1861/1901 items went for about the same prices as material in our own Check List auctions bring (75¢ - \$1.75) with 45 of the 78 items selling at \$2 or less. But there were frequent surprises, presumably items on a bank or a city or a state which is somebody's pet project or items which offered some special feature seen by a floor bidder but not obvious from the catalog description. Examples would be an 1876 West Virginia check which brought \$5.50 and an "1868 ornate sight draft" of Hickox and Spear, S.F. @ \$22.

We know Mrs. Gershenson is pleased by the enthusiastic response to her efforts and is "working like crazy" rounding up equally appealing material for future sales.

----Jack Weaver

.

This beautiful check is furnished through the courtesy of our fellow member Mr. William G. Henderson, President of the Pike's Peak National Bank. It is an exclusive original produced from a transparency furnished by Mr. Henderson solely for this book. Note the 3D depth. Be sure to read the information beneath the check on the folder. This is a unique addition to our collection!

Pg. 23
Jan. 71

RECOGNITION OF EDUCATIONAL SERVICES PROPOSED

by Prof. Don Allen, Nova Scotia Teachers College, Truro, Nova Scotia

The gratifying number of reports of CCRT members and others promoting the study and collecting of cheques and like fiscal documents leads me to propose an appropriate form of recognition for at least one such educational activity. Most of us are, I think, familiar with the speaker's certificates, as introduced by ANA six years ago and as promoted by a number of regional numismatic associations. These documents, while not unattractive, are rather unimaginative, and I'd like to suggest something a bit different to encourage and give recognition to our speakers and to publicize CCRT. A fringe benefit, not unimportant, is that such a speaker's certificate program could give us valuable feed-back as to what is being done, information that could profitably be shared through THE CHECK LIST.

I propose a basic certificate, 8½"x11" or preferably 8½"x14", resembling a security document and suitable for framing. This basic certificate could be awarded by CCRT for a talk on check collecting given before a coin club, service organization, school group, radio or television station, etc. The particulars (talk, audience, date, etc) would be entered on the certificate by CCRT, as is done by ANA. The certificate would be numbered, dated and sealed, in the likeness of security paper. The variation I would suggest is that the right end of the certificate be reserved for up to nine "endorsements" where spokesmen (office-holders, radio station officials, etc) at further talks might enter the title, group name and date, and sign....right on the spot at the session where the talk was given. A small CCRT "registry seal" would show that the "endorsement" had subsequently been duly registered with CCRT. (See rough draft - opposite page)

Simple certificate-request forms and registration forms could be included in THE CHECK LIST. Hence in this way one certificate could be endorsed to cover up to ten talks, and would then be a particularly attractive item for an exhibit case (on CCRT) or a den wall. An eleventh talk would start a new certificate.

Labor involved could be minimal. The certificate and little CCRT seals would need to be prepared. A register book would be required. The speaker would register his talk, obtaining whatever document action was needed from the club or radio station, etc. Certificates would simply be typed and mailed flat.

The whole project might take months or years to gain much momentum, but I think could be worth beginning. We check collectors function on the periphery of established numismatics, and seldom get together in large numbers. The speaker's certificate would be one good way, I think, of recognizing what our members are doing, throughout the year, to make our hobby interest better known. I belong to numismatic organizations which seem to go into a deep slumber between conventions. Even ANA and CNA appear to me to have a convention-bias that becomes "the tail that wags the dog". CCRT is hardly likely to err in this direction, but it should be good to maintain a running commentary on who is doing what for the hobby. The records of such a speaker's program could provide the basis for this kind of continuing awareness.

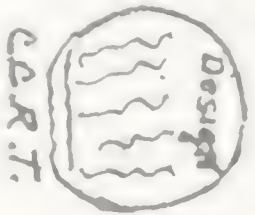
Don Allen

The Educational Certificate suggested by Prof. Allen is a splendid one and deserves serious consideration. We already have several members who would qualify for this certificate if it was available now. Should this proposal become a reality, and hopefully it will, they would be the first members to receive them. It may take us some time to get such a program rolling, but it would pay us dividends in many ways and certainly those who produce programs in behalf of our hobby and C.N.R. should be recognized. Send your reactions regarding this proposal to the editor.

No.

Check

Collectors Round



796/e

Founded 1969 Cincinnati, Ohio
Affiliated, American Numismatic Association

EDUCATIONAL CERTIFICATE

This is to certify that

has contributed to the advancement of the study
and collection of bank checks and like fiscal documents
in an address before

on the subject of

and additionally as endorsed hereon

Given at _____, this

day of _____, 197-



2	Topic: _____
3	Topic: _____
4	Date: _____
5	Signature: _____
6	Signature: _____
7	Signature: _____
8	Signature: _____
9	Signature: _____
10	Signature: _____

Jan. 71

--- C L E A R I N G H O U S E ---

Listed below are items members wish to BUY, SELL, TRADE, WANT.

- WANT -New counter checks, trade my area (Tenn. & Ky.) for your area or I will buy checks in quantities, can use up to 100 each different bank. Write first on quantities. J.R. Coker, Route - One, Mitchellville, Tenn. 37119.
- WANT Old Iowa bank checks and drafts. Also want books on checks, penmanship, autographs, forgery, related subjects. Write me what you have. All inquiries answered. Larry Adams, 969 Park Circle, Boone, Iowa 50036.
- WANT OLD NEWSPAPERS, preferably in quantity lots or bound. Will buy or trade. Jim Lyons, 505 Walker Dr. #16, Mt. View Calif. 94040.
- FOR SALE Unused stock certificates on Newberg (Iowa) Savings Bank and Boone (Iowa) Centennial Inc., \$1.00 each. Larry Adams, 969 Park Circle, Boone, Iowa 50036
- WANT Wanted old and new Checks! Especially wanted are Banking Articles Related to L. H. Hershfield & The First National Bank of Helena. Have old & new checks to trade for material I need. Also collect old post cards of Indianapolis, Ind. & Santa Claus. Joseph E. Seiter, 2117 Winchester Dr., Indianapolis, Ind. 46227.
- TRADE Have 1 to 50 different Mississippi (modern) checks for 1 to 50 your state. Will sell 50 different for \$1.25. WANTED old Mississippi checks. Farris Jenkins, Box 13, North Carrollton, Mississippi 38947.
- WANT Checks and most items from South Dakota and Dakota Territory. Dr. D. E. Brick, 300 West 4th Ave., Mitchell, S. D. 57301.
- WANT Wanted extra fine to mint Barlow Type Pocket Knives for my personal collection. J.R. Coker, Route - One, Mitchellville, Tenn. 37119.
- WANT Old cancelled checks issued on New York City Banks - single copies, advise holdings and price. Ray Ekeblad, 19 Edwards Lane, Glen Cove, New York 11542.
- WANT Wanted: Maryland checks, stocks, bonds, colonial, obsolete and National Currency. Also drug, medical, hospital, Red Cross, and Temperance items. Buy or Trade. Dr. Leonard M. Rothstein, R.D. #3, Owings Mills, Md. 21117.
- TRADE Life Insurance Policies. Will trade my duplicates for other Life Insurance Policies or other items such as checks or bonds. Kenneth L. Hallenbeck, 1141 W. Lexington Ave., Fort Wayne, Indiana 46807.
- WANT Old items from Cincinnati - books on early Cincinnati, checks, bonds, script, obsolete notes, post cards, expositions, etc. Buy or trade for checks. Robert Flaig, P.O. Box 27112, Cincinnati, Ohio 45227.
- WANT Bank checks before 1865 from all states issuing. Please write for my offer, will buy or trade. Dennis Gibson, 276 Golf St., Oshawa, Ontario, Canada.
- SELL For sale lots of 6 checks for \$5. These lots are not made up alike and all checks are before 1900 though have some later dates too. Make excellent traders. Everything postpaid. Dennis Gibson, 276 Golf St., Oshawa, Ontario, Canada.

HOLLADAY OVERLAND AND MAIL EXPRESS COMPANY

Vol. 88
Page 71

By Harry L. Fine 2114 E. Colfax Ave., Near Arizona

Overland Mail and Express
باصطلاح

1865

The Central Overland California and Pike's Peak Express (owned by Russell, Majors and Wadswell) ran into financial difficulties because of the costly Pony Express venture as well as their unprofitable Missouri to Salt Lake City stage operation. Newspapers and some of the employees referred to the firm as the C.O.P. & P.P. (Clean Out of Cash and Poor Pay)

Early in 1862 the company was ready for bankruptcy and its major creditor, Ben Holladay, a successful freight operator, took over the management and an active part in trying to salvage the amount of money he had loaned to Russell, Majors and Wadswell. He changed the name first to the Overland Stage Company and later to the Holladay Overland Mail and Express Company.

By 1865 he had gained the name of the "Stage Coach King" and his operations included not only the main line from Denver to Salt Lake City but extended to the lines in Idaho and Montana. His services included not only stage and mail but the hauling of freight as well.

The article which appeared in the September 25, 1967 issue of the Numismatic Scrap Book on Western Banking included a reproduction of an Overland Mail and Express check which was shown on page 1401. This proved to be a most interesting article and I thought some of the readers of "The Chase List" might enjoy seeing a photo reproduction of the rare Holladay Overland Mail and Express envelope (the envelope is known as a cover among collectors of postal history).

It is to be noted that the cover has a 10-cent U.S. postage stamp and a Holladay Overland Mail and Express Company envelope. This type of envelope sold at a premium over the regular United States Government 10-cent stamp. The reason being that Holladay gave this type of mail preference and it usually reached its destination sooner.

A charge of fifty cents to one dollar was added for letter and with the slow delivery of mail under the regular government mail contracts, the extra fee was well worth the investment.

The cover carries a lightly struck Holladay Mail and Express Co., Virginia City, Montana Terr. Sept 30, 1866 under the Leavenworth Kansas. The letter is addressed to Independence, Mo. and reached Leavenworth, Kansas on or about November 26, when this later postmark was applied. The cork type killer used over the embossed stamp is quite unusual and interesting.

I might mention the story of Ben Holladay, the Stage Coach King, was published by the Arthur H. Clark Company and written by J. V. Frederick, Ph.D. The book has been out of print for several years but most libraries have a copy or can procure one on the inter library exchange set-up. It is a book well worth reading.

o o o o o o o o o o o o o o o o
 * * * * *
 * WANTED TO BUY -- OR WILL TRADE *
 * STAMPLESS COVERS AND OR FOLDED LETTERS FROM THE AREA WEST OF *
 * THE MISSISSIPPI RIVER, ALSO COVERS FROM THE FAR WEST POSTALLY *
 * USED BEFORE 1890. HAVE SOME FINE DUPLICATION IN HERSHFIELD AND *
 * FIRST NATIONAL BANK (MONTANA) MATERIAL. DRAFTS, RECEIPTS FOR *
 * GOLD DUST AND SOME MONTANA WARRANTS. WILL TRADE THIS MATERIAL *
 * FOR 19TH CENTURY PHILATELIC MATERIAL, U.S. GOLD COINS OR WILL *
 * BUY. *
 * HARRY L. FINE, 2114 EAST BALSAM AVE., MESA, ARIZONA 85204 *
 * * * * *

ART ON STONE

By Mr. S. Percival, Jr. 210 Shops Bldg. Des Moines, Iowa 50309

The story of engraved lithograph stones is a part of Americana that has not yet been written. In the latter part of the 19th century and the early part of the 20th century, there was a need for printing such things as bank checks, letterheads, labels, etc., for which there was not adequate type available. Therefore, the emergence of engraved lithograph stones.

The art of engraving stones has ceased to exist because modern techniques and high speed printing have made it obsolete. Such artisanship is no longer practiced. The examples of this engraving on commercial stones have become rare. They have been relentlessly destroyed because of their obsolescence. They have been used as highway fill; dumped into rivers; used as sidewalk material; and in almost every conceivable way stone could be used.

A collection of stones has been gathered from all parts of the country. It is quite reasonable to assume that these examples now number only several thousand which remain in a condition preserving the artistry of this craft.

When viewed by the naked eye the engraving appears as mechanically perfect. However, under magnification, the slight imperfections are revealed as hand workmanship. Subtle shadings of letters are comprised of tiny scratches in the face of the surface.

by Jerry Bates

Box 777

St. Charles, Mo. 63304

Back in World War II days some method had to be found whereby essential commodities which were scarce could be equitably distributed among the population. Because of this problem, the Office of Price Administration and Civilian Supply was organized on April 11, 1941 by executive order of President Roosevelt. Congress assisted by this act a ration currency which would help OPA carry out its goals. With this act a new U.S. currency was created.

This new currency was given the same protection as our circulating regular currency. With it came enforcement branches of OPA, and special agents to protect it.

The many various forms designed to carry out the OPA functions were designed by the National OPA Office and printed by the U.S. Government Printing Office. In all the production and shipping processes safeguards were maintained to protect the books, checks, tokens, cards and various forms, much the same as regular U.S. currency was protected.

There were four general types of ration currency:

Type A consisted of different kinds of ration stamps and tokens for gas, fuel, sugar, meats-fat-fish, etc.

Type B consisted of ration certificates and permits for tires, gasoline (not covered by normal ration classifications and emergency use). It was also used in the purchase of new 1942 model passenger cars - there were only approximately 200,000 new cars left to allocate after meeting military needs.

Type C consisted of ration currency (our main interest here). In this group falls the deposit slips, account statements and checks. These were used to process the huge amount of ration currency involved in this undertaking. More about this in a moment.

Type D concerns the red and blue tokens which I'm sure some of you remember.

When this program was first initiated the great task of handling this huge amount of ration currency fell upon the local rationing boards. This generated additional problems for the boards since they were already overburdened with hundreds of other rationing problems and procedures.

After consulting with a great many agencies such as the American Bankers Association and groups of many bankers which represented commercial banks, The Federal Reserve System, Federal Deposit Insurance Corp., State Banking Departments and the Comptroller of Currency, The National Office of Price Administration announced in January 1943, the establishment of the Ration Banking Plan. This plan gave to the banks the large problem of handling the ration currency for all the retailers that transacted business in ration commodities. This was done in much the same way our banks handle regular currency transactions with the use of deposit slips, statements and checks. The only difference was the fact the accounts were for sugar, wheat, fuel oil and etc. instead of dollars. The smaller dealers needed only a few accounts, but the larger ones used accounts that covered the whole possible list.

There were seven accounts consisting of (1) wheat, (2) corn, (3) soybeans, (4) fuel oil, (5) meats-fat-fish, (6) groceries, (7) sugar. Each account had its own printed checks. All accounts were audited and all deposits checked and verified as to

the correct amount of coupons and stamps. They were also checked for proper endorsements and possible counterfeiting.

Ed. Note: Jerry Bates had a great display of this interesting material at the past ANA Convention in St. Louis. Jerry has probably the best collection of WW II ration material in this country. His #4 case at the ANA contained ration currency illustrating the many forms required by banks handling retail merchants currency. It exhibited the same type clerical work for handling these accounts as was used in maintaining regular checking accounts. This case also displayed the various types of checks, deposit slips and etc. that were used.

If you have further interest in this type of material, I'm sure Jerry would be happy to hear from you.

[illegible]

Sources Of Checks For Collectors

By Ernest R. Dixon 616 Hovey Springfield, Mo. 65802

Generally speaking most small towns have many sources of checks. These include service stations, grocery stores, drug stores and other retail establishments. These businesses usually have checks from surrounding towns. When traveling we try to pick service stations that cater to local customers versus the stations along the interstates or major highways that cater to the traveler.

Banks of course are the best source of checks. Some banks have checks from neighboring towns. These are made available for the benefit of local business customers, but occasionally they will give a supply to a check collector.

Another source of checks is the check printing houses. The attitude varies from place to place; one firm will give out many checks, while others will not give out any. Check the yellow pages for check printing houses in your area. Many checks have the printers name and town imprinted on them.

In the midwest there are many small local cattle auction barns. These establishments usually have checks from all the banks within twenty to fifty miles around. They will be glad to help the check collector as long as he does not get greedy and try and remove the complete stock of a particular bank.

I have samplings of interesting checks attached to a sheet of paper with stamp hinges, covered with a transparent sheet protector. These are placed in a notebook which makes it handy to display and explain the check collecting hobby.

Continued from pg. 25 - CLEARING HOUSE

TRADE I have unused checks to trade - foreign coin, bills, wooden.
Want foreign coins, bills, dogtags, poplids, medals, merchant
tokens. Joe Vaughn, 912 N. Washington, Liberal, Kansas 67901

TRADE Send singles of your Modern Pictorial Checks in trade for mine.
Ken Davis, P.O. Box 2847, Tulsa, Oklahoma 74101

END

THIS BEAUTIFUL MARINE NATIONAL EXCHANGE BANK CHECK
IS YOURS FOR THE ASKING

JAN. 72

MARINE NATIONAL EXCHANGE BANK
Milwaukee, Wisconsin

12-1
713

101

Pay to the order of

\$

Oliver H. McDonald
Mary J. McDonald
2300 W. Cornell St.
Your Town, Wis.

SAMPLE

1:000000000

Your editor has received the remaining supply of this exquisite check. The bank is switching to another form and this issue will be obsolete. There are approximately forty left to be distributed. Please send a stamped envelope with your request. These checks are made available to you through the courtesy of CCRT member, Mr. M. O. Warns of Milwaukee, Wisconsin.

PAY
TO THE
ORDER OF

19

10-556
711

\$

DOLLARS



FIRST NATIONAL BANK
OF PETERSBURG
PETERSBURG, ILLINOIS 62453

FOR

1:0711005561:



Mr. Malcolm Thompson of Sidney, Ohio sends this check and notes that Abraham Lincoln did survey work in this area in 1838.

ALVA CHRISTENSEN
ETHEL R. STONE

P. O. Drawer 729
Tempe City, California 91780

Year 1971

N

176

99-999
9999

PAY TO THE ORDER OF

Good friends all over the world

ALL GOOD THINGS

Much Good Health, Happiness, Prosperity & Wealth

UNIVERSAL BANK OF GOOD WILL
and TRUST

Ethel & Alva

This unique wooden check was sent to the many friends at Copeland and Stone of Tempe City, California by CCRT member Alva Christensen.

This information is from Mr. Richard E. Doney, Corvallis, Oregon.

[illegible]

Alva Christensen, known to her many friends as ALVA reports there was good activity in checks offered in their mail bid sale of December 31, 1970. This California based organization lists their mailing address as P.O. Box 729, Temple City, California 91780, for those interested in their future auctions.

Lot #522 - Nov. 4, 1879, N.Y., \$300 check on the American Exchange Bank, signed by Adolph Sutro. Grey "Sainty check." RN-G1. Spindle hole..... Realized \$12. Lot #524 - 1813 Boston, Integral check in body of letter. Cashier of Farmers & Mechanics Bank, Philadelphia, Pay to _____ only Eight Hundred & Eighty Dollars 80/100 Dollars, from one attorney to another. Letter complete - check not used....Realized \$12.50.

[illegible]

Participate in our auctions - Offer your duplicate material in our auctions - Advertise in this publication - Submit an article for publication in TCL - Recruit new members - Display your check collection - Offer your suggestions and ideas - JUST BE ACTIVE!

Seligman, Smelting and Lead Co. No 2618
 San Francisco February 9 1907 \$574,758.³⁹
 Pay to Crocker National Bank of Cal. per Monnetto M. Hayes order
 Five hundred seventy four thousand three hundred fifty eight and 39/100 Dollars
 In full settlement of account on reverse side of check
 J. B. Hayes
 President
 Seligman, Smelting and Lead Co.
 410 Montgomery St. San Francisco Cal.
 Cash
 Secretary
 Treasurer

PAYABLE THROUGH BANK OF CALIFORNIA, SAN FRANCISCO.

The above check is in the collection of George Story, Sr. of Oklahoma City, Oklahoma and he offers the following information about it: This check was received in settlement for forty-seven tons of Hayes-Monnetto ore. In January 1907 this car of ore brought \$574,758.39 when gold was selling for \$20 an ounce. At the present price of gold, the same car of ore would return a check for \$980,304.05.

and ANOTHER EXHIBIT

Larry Adams, 959 Park Circle, Boone, Iowa one of our most active members, has again exhibited his material. Larry displayed his old checks, check writers, National Bank Notes and credit tickets, all from his local area, at the Boone County Historical Society fair held in the Community Building. He displayed here he holds a book of trade tickets while leaning on his case containing old checks. His background also reads: "Larry Adams - Coin, Quarry, Checks - Boone, Iowa."

Larry's collection received further illustrating when he was covered in a feature article in the Boone News-Register. The article reads:



"Larry Adams is Author of Story in Antique Collector's Paper." It discusses his collecting interests in checks and check writers as published in COLLECTOR'S NEWS. This article was covered in the last issue of T.C.L.

Response for this issue is great. Keep it up! Our listings have grown to a point that checks previously reported will not be repeated. All checks reported below have not previously been listed. Please continue to report your earliest checks.

* Indicates check is illustrated following this listing.

BY STATE

State	Bank Name	Date	Owner
*Virginia	Farmers Bank of Alexandria	Nov. 26, 1838	Chas. Rodgers
Louisiana, New O.	The City Bank	Apr. 7, 1845	M. Thompson
Maryland, Baltimore	Bk. of US-Office at Baltimore	Nov. 14, 1798	M. Thompson
Conn., E. Haddam	The Nat'l. Bk. of New England	Aug. 28, 1866	J. Roy
			Pennell, Jr.
D.C., Washington	Corcoran & Riggs	Mar. 19, 1852	"
Ga., Augusta	Bank of the State of Georgia	May 15, 1843	"
Kans., Topeka	Topeka Bank and Savings Inst.	Sept., 27, 1872	"
Ky., Frankfort	Farmers Bank of Kentucky	Dec., 21, 1868	"
Ill., Springfield	First Nat'l. Bk. of Springfield	Dec., 7, 1867	"
Md., Baltimore	Western National Bank	July 13, 1872	"
Mass., Fairhaven	National Bank of Fairhaven	Nov., 21, 1870	"
Mo., Lexington	Aull Savings Bank	May 21, 1873	"
N.J., Newark	Newark Banking Co.	Aug., 22, 1865	"
N.H., Dover	Langdon Bank	Nov., 22, 1862	"
N.Y., New York	USB Office of Discount & Deposit	Sept. 29, 1800	"
N.C., Fayetteville	Bank of Cape Fear	June 1, 1826	"
Tenn., Clarksville	Bank of Clarksville	Sept., 1, 1870	"
W. Va., Charleston	Merchants Bk. of Charleston	July 30, 1873	"
Vt., Jamaica	West River National Bank	Aug. 11, 1868	"
Va., Alexandria	Burke & Herbert Banking & Exchange Office	Feb., 6, 1866	"
Wis., Green Bay	First Nat'l. Bk. of Green Bay	May 17, 1871	"
Pa., Philadelphia	Bank of the United States	Oct., 26, 1792	"
N.C., Salisbury	Branch of the Bank of Cape Fear, Salisbury	Apr. 3, 1840	Brent Hughes
Delaware, Wilmington	Union Bk. of Delaware	June 23, 1855	"
Va., Winchester	The Union Bk. of Winchester	Apr. 26, 1872	"
R.I., Providence	Grocers and Producers Bank	Sept., 22, 1864	B. Hovey
Conn., Norwich	Thames National Bank	Apr. 6, 1877	E.R. Dixon
Mich., Houghton	The Nat'l. Bk. of Houghton	Jan., 7, 1898	"
R.I., Providence	The R.I. Hospital Trust Co.	Jan., 1, 1887	"
Mass., Plymouth	The Plymouth National Bank	Aug. 15, 1882	"
Mo., Humansville	Farmers and Merchants Bank	May 10, 1898	"
Vt., Brattleboro	The Vermont National Bank	Jan. 9, 1894	"
Va., Richmond	National Exchange Bk. of Richmond	June 6, 1866	"
Ill., Wyoming	Farmers Bank	-----187-	"
Tenn., Hartsville	Bank of Hartsville	Jan., 19, 1918	"
D.C., Washington	Bank of the U.S.	Mar., 17, 1825	J.E. Weaver
Mass., Gloucester	Gloucester Bank	Oct., 19, 1805	"
N.C., Fayetteville	Bank of Cape Fear at Fayetteville	June 15, 1826	"
N.Y. (?)	Merchant's Bank	Oct., 30, 1834	"
La., New Orleans	City Bank, New Orleans	June 17, 1845	"
Ore., Salem	Ladd & Bush, Banking House of (Salem)	June 3, 1874	"
W. Va., Charleston	Bank of the West	June 30, 1871	"
Calif., Sacramento	(Cert of Dep) Adams & Co.	Feb., 4, 1852	"
Calif., Marysville	(Check) Adams & Co. (drawn on SF but datelined "Marysville")	June 22, 1852	"

State	Bank Name	Date	Cashier
Nev., Virginia	Wells Fargo & Co.	Aug., 2, 1861	J.E. Hoover
Mont., Helena	Banking House of L.R. Herchfield & Co.	Jan 16, 1867	" "
Ariz. Terr., Tombstone	Cochise County Bank	Oct. 5, 1885	" "
Utah, Ogden	J.E. Dealy & Co.	May 3, 1879	" "
Kans., Leavenworth	Clark & Co., Bankers	July 21, 1865	" "
Colo., Denver	Montie Assoc., Bankers	June 26, 1865	" "
Tenn., (?)	Union Bank of the State of Tenn.	Apr. 2, 1838	" "
Ohio, Urbana	Urbana Banking Co.	Jan 22, 1834	" "
La., New Orleans	City Bank of New Orleans	Jan. 9, 1847	G. Story, Sr.
Pa., Philadelphia	Schuylkill Bank	Dec. 4, 1826	" "
Ala., Selma	Thos. M. Fergusson, Banker	Mar. 29, 1870	J. Seiter
Calif., S.F.	The Bank of Calif.	Oct. 9, 1873	" "
Colo., Central City	Rocky Mountain Nat'l. Bk. of Cent. City, Colo	Jul., 6, 1875	" "
Conn., Mystic River	Mystic River Nat'l Bk.	May 3, 1870	" "
Ill., Rock Island	Peoples National Bk.	Sept. 13, 1875	" "
Ky., Somerset	Nat'l. Bk. of Somerset	Feb. 9, 1877	" "
Mass., Boston	Merchants Bank	-----, 185	" "
Mo., St. Louis	Union Savings Assc.	Nov. 10, 1868	" "
Tenn., Memphis	Union & Planters Bk.	-----, 187	" "
N.Y., Paterson	First Nat'l. Bank	Aug. 10, 1864	" "
Texas, Dallas	Exchange Bank	Mar. 26, 1877	" "
Va., Richmond	Nat'l. Exchange Bk. of Richmond	Jan. 13, 1866	" "
Md., Baltimore	Office of Discount & Deposit, Bank of U.S.	Feb. 12, 1794	Dr. Leonard M. Rothstein
New Mexico, Albuquerque	First National Bank (Older checks from 1st Nat'l Bk. in Santa Fe are in State Archives)	March 3, 1899	Wm. R. Heald
California, Catalina	Bank of Sonoma County	June 7, 1858	Wm. R. Heald
Colorado, Denver	Denver Safe Deposit & Savings Bank	Sept. 11, 1876	" " "

Farmers Bank of Alexandria
Pay to Thomas King on order Nineteen
dollars and fifty cents
\$19.50
Witnessed
Feb 7 1838

Jan. 71 NAMES & EARLIEST KNOWN DATES OF BANKS ISSUING 18th
CENTURY CHECKS

<u>Location</u>	<u>Bank Name</u>	<u>Date</u>	<u>Owner</u>
Maryland, Baltimore	Office of Discount and Deposit, Bank of U.S.	Feb. 12, 1794	Dr. Leonard M. Rothstein
Maryland, Baltimore	Bank of U.S. - Office at Baltimore	Nov. 14, 1798	Malcolm Thomp- son
Pa., Phila- delphia	Bank of the U.S.	Oct. 26, 1792	J. Roy Pennell, Jr.
* * *	* * *	* * *	* * *

MY EXPERIENCES IN COLLECTING BANK CHECKS AND OTHER BANK RELATED ITEMS

By Eugene Morris, Box 467, Forest City, Iowa

I became a little interested in checks over two years ago when Larry Adams of Boone, Iowa wrote and asked me to send him some checks from my area. As I looked up some to send him, I noticed the difference in the looks of the various checks. During the next year I started getting checks from another collector, Arlin (Ted) Zingg of Leland, Iowa. Both of these collectors belong to the C.C.R.T. as charter members.

As I located checks from different parts of the state, I began to notice the varied colors, slogans, "sayings" and pictures on many of the checks. I decided that while I was getting checks for my friends, why not start a collection of my own?

Being a long time member of various coin clubs, the Iowa Numismatic Association, The International Association of Lions and many other organizations, I knew hundreds of people in Iowa. I started collecting only the unused current bank checks from the state of Iowa. I wrote to many banker friends, doctors, garage and service stations, and others I knew, to send me checks from their area. I received about 75% response from these letters. I always sent postage and then would also send a "Thank You" note after I had received some checks. After about a year of this, I started writing direct to the banks for checks that I didn't have. I received about 90% response from the banks and also received many nice letters from some of the bankers relating information about their bank and sometimes other banks in their area.

Most of the banks would send counter checks that were unmarked and nice for my collection. A few banks would cut holes in the checks, or mark them "Void" or "Paid", etc. with a rubber stamp. Maybe some of the bankers thought someone was going to forge a check on their bank. (There is no doubt a lot of this is done) I usually included one of my calling cards, with my C.C.R.T. charter number on it and used my business envelopes, etc. I figured that the few people who wouldn't send good unmarked checks for my collection, were stupid to think I would send so much about myself and business and then still be afraid of me misusing their checks. As it happened, I have received checks from these same banks from other sources that were good and unmarked. I have received many of the older checks, some unused and some signed and canceled, from some of the many nice people that have sent me checks. Now that I have my Iowa current checks completed, I am working on the older banks that closed during the Bank Holiday of 1933 or before, plus old checks with Revenue Stamps on them, old post cards with pictures of banks on them, old deposit tickets, bank books, deposit bags and any bank related items.

When I first started collecting out of state checks, my wife and I had stopped to eat in a cafe in a small Minnesota town. When I went to the cashier to pay for our meal I noticed made of checks in a rack from many different banks. I asked the lady taking the money for the meal if I could have a few checks, she said "yes, which bank?" I told her all many different banks as she had. She wanted to know "why?" and I told her that I expected to retire in a few years and I wanted to be able to write one check on every bank in the U.S.A. and know how much and to one would ever catch up with me and I would eventually end up in Mexico, living happily ever after. At first, I thought she might be going to call the sheriff, but as I stood there laughing, she finally asked, "Are you a collector of checks", and when I said yes, she laughed and said "Take whatever and however many you want." I used this approach several times in strange places and always came out to the good. I guess I looked honest for their thought I would not admit to anything as foolish as that. Anyway, I have had better than average luck with friends, strangers, and banks that I have written to. I have taken a lot of kidding. A collector of any kind usually thinks it sounds like a good idea and would be fun. Someone who does not collect anything and who is not interested in collecting, thinks "there should be better things to collect." They believe collecting checks is "quite funny", but some of them have later become collectors and are now members of C.C.R.T.

A railroad friend of mine said he would like to collect checks but he wanted them all to be in current banks and signed so he could cash them right away.

It has really been a rewarding experience to know the number of people who have helped me with my collection. Many were strangers and I have received such nice letters from some of them. It just helps to prove that about 99% of the people are very nice and courteous; we need the other 1% because it takes all kinds of people to make the world.

I have collected antiques for several years and used to have several of the little old liberty banks put out by some banks many years ago. I also had a check writer (old one). These were all sold in one of my antique auctions, before I started collecting checks. I wish I had them back now.

I am collecting old, signed and canceled checks, checks on closed banks, checks on banks that have changed their name, out of state checks, old post cards with pictures of bank buildings on them, bank deposit books, bank deposit tickets, unused current checks, bank drafts and many other bank related items.

It's such an interesting hobby and you meet and correspond with so many nice people. More people should join C.C.R.T. and I believe they will in future months to come. I know of a few check collectors that are not members yet, but hope they will be soon and enjoy the hobby more than ever before. Enjoy your check collecting as much as the rest. It's a very nice hobby for everyone, young or old to get started to.

I have collected coins, gold, currency, medals, tokens, bank notes, antiques and nothing has interested me as much as collecting bank checks and other bank related items.

There are some impulsive and obnoxious people, which because they are all collectors of something and don't understand the enjoyment people get from collecting. The main point to remember is that the majority of people are nice, friendly, courteous and willing to help - yours truly.

Route 1, Gerald, Mo. 63037



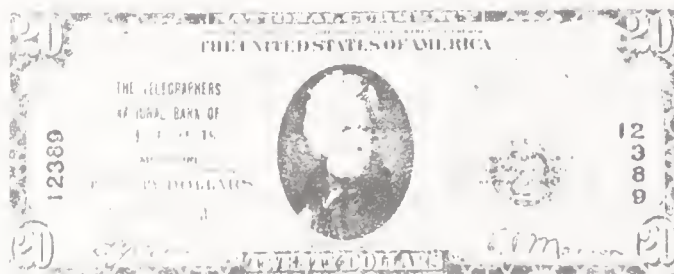
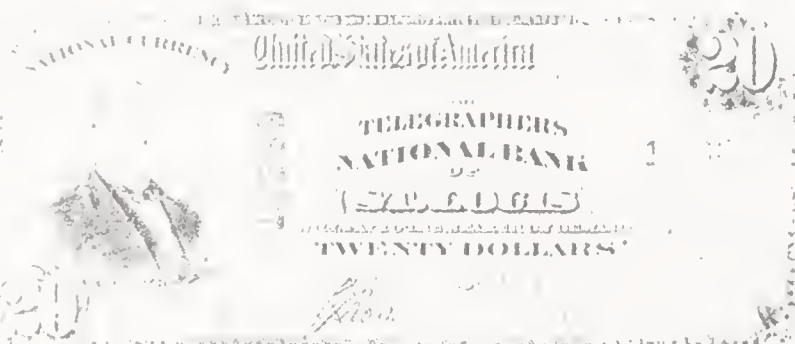
southwest corner of Broadway and Clive. The building was then temporarily occupied by the Federal Land Bank until a permanent location could be found.

The Order of Railway Telegraphers purchased the building in 1922 for the sum of \$250,000.00 and the bank opened for business on June 10, 1923 under the title of Telegraphers National Bank #12389. The bank was capitalized for \$500,000.00. The date of June 10 was chosen as this was the 37th anniversary of the founding of the union at

When the Brotherhood of Railway Telegraphers met at their national convention in Savannah, Ga. in 1922, it was decided that St. Louis would be a good location for their bank. At that union-owned banks had already been successfully organized, seven located east of the Mississippi and one, west of it.

Cedar Rapids, Iowa in 1886. The opening day ceremonies were attended by Governor Hyde, Mayor Kiel and several thousand prospective customers. The first day's deposits exceeded one and a half million dollars, and by the end of 1924 they had grown to over four million dollars. Savings accounts paid a rate of 3% besides the unique feature of the bank of sharing the profits with the depositors, not to exceed 10%. Fifty one percent of the stock was retained by the union with

The building chosen for the bank was ideally located on the southeast corner of Broadway and Pine. This two-story granite structure had been erected in 1914 at a cost of \$1,455,000.00 by the German Savings Institute which had been in operation since 1893. With national sentiment running high again in Germany on account of the war, the title was changed to the Liberty Bank in 1915. On December 31, 1925, the Liberty Bank took over the Central National Bank #8455, creating the Liberty Central Trust Company and moving in to new quarters on the



the remaining forty-nine percent being sold to the public. An unusual feature of this bank was that all the employees belonged to the United Bank Workers' Union. This was the only bank that they were able to organize and it folded when the bank closed.

E. J. Munson, the president of the Order of Railway Telegraphers was elected president of the bank, in which capacity he served until his retirement on May 30, 1939, when V. O. Gardner assumed both presidency of the bank and the union.

Even though the bank did a flourishing business the building was too large for its operations and half of the windows remained closed (or unused). The building was rather unique in appearance with its circular front steps and its white marble interior, with windows extending almost the entire height of the building. This bank issued over \$2,700,000.00 worth of both large and small size notes in \$5.00, \$10.00 and \$20.00 denominations.

The Telegraphers National Bank was absorbed by the United Bank on August 31, 1942 which in turn was absorbed by the First National Bank #170 on December 30, 1955. The building served to house the installment loan department of the First National Bank until it was torn down to make way for a parking lot in 1957.

The author would like to hear from any one who has checks or notes on this bank.

WANTED WANTED WANTED WANTED WANTED WANTED
Wanted Missouri Banking Material Including NATIONAL CURRENCY, CHECKS, OBSOLETE NOTES and others from ST. LOUIS, WARRENBURG, CLAYTON, RANCH, MO., CARROLLTON and ST. CHARLES.
RONALD HOBSTMAN, Route 1, GERALD, MISSOURI 63037

MEMBERSHIP REPORT

Check Collectors Sound Table hits approximately 80% renewal rate.
Charter Membership in CCCT started in October 1969 and at the end of the first year boasted 167 members. Now (ending the first month of 1971) we have the following to report:

Of the 167 Charter Members, 135 have renewed membership for 1971. Of the 32 who have not renewed, one is deceased and one moved and unable to locate.

There have been 10 new members added since the Charter period closed. CCCT has a total of 143 members at the present time.

Our annual dues drive we have a solid, loyal membership. This is a substantial amount of money for our growth. We have a lot of new members and we are growing. We have a lot of new members and we are growing. We have a lot of new members and we are growing.

WHEELING BANKING HISTORY

(The following article was sent in by Mr. C. Victor Deloe and is reproduced with permission of the editor of The Wheeling Intelligencer, Wheeling, West Virginia. It appeared in the June 27, 1967 edition.)

Wheeling was a bustling community of hardy citizens living on the edge of the wild and woolly west when "banking in Northwestern Virginia began 150 years ago.

The birth of banking in Wheeling could be attributed, in part, to the important role the community was playing in the nation even then.

Transportation was a key part of the growth of the United States. Wheeling, located along the beautiful Ohio River, linked the land routes to the west.

Thousands of pioneers poured into the city before and after it received incorporation documents in 1806 - and finances were as important then as now. It was only natural, then, that Wheeling should become the hub of banking for the area and the site for the first financial institution in the Northern Panhandle.

The 1912 edition, Volume One, of "Wingerters History of Greater Wheeling and Vicinity" had this to say concerning the situation: "Banking in Northwestern Virginia began with the establishment at Wheeling of the Northwestern Bank of Virginia in the year 1817...." Then the volume noted that branches were set up at Clarksburg, Morgantown, Wellsburg, Parkersburg and Middlebourne.

Some seventeen years later, another famous institution opened its doors in Wheeling: The Merchants and Mechanics Bank of Wheeling, with Redick McKee as its first president.

The first savings bank in Wheeling, according to Wingarter, was known as the Wheeling Savings Institution. It was founded in 1839 and was located at 127 Main St.

One of the present banks that can trace its history back to 1817 is the Security National Bank and Trust Company now located at 1114 Market Street.

It may seem a complicated affair, but actually once careful attention is made of the details, the history of the situation is easy.

Several years ago Security Trust Co., founded in 1902, and the National Bank of West Virginia merged, taking the name of Security National Bank and Trust Co. The National Bank of West Virginia can trace its history directly back to the Northwestern Bank of Virginia founded on February 5, 1817, with Noah Zane as its first president.

But to recall the names of some of the other banks that have paraded across the pages of financial news is but to look at the history of Wheeling. Here are some of the banks that have left their imprint on the community: The Peoples Bank, The Bank of the Ohio Valley, The City Bank of Wheeling, Commercial Bank of Wheeling, The German Bank of Wheeling, The Dollar Savings Bank and The South Side Bank of Wheeling. Also, The Wheeling Title and Trust Company, The Center Wheeling Savings Bank, The Quarter Savings Bank, Mutual Savings Bank, and The Germania Half Dollar and Savings Bank. Then there were the Merchants National Bank

June 11, 1947

of West Virginia, The Exchange Bank of Wheeling, The First National Bank of Wheeling, The Savings Bank of Wheeling, Manufacturers and Merchants Bank of Wheeling, The National Savings Bank of Wheeling and others.

As in everything in life, it is best to begin at the beginning to learn some of the history of the present day banks.

The Northwestern Bank of Virginia became the National Bank of West Virginia at Wheeling in 1863. It was one of the few banks in the nation that did not suspend specie payments during the 1897 panic. The old Wheeling directory of 1839 had the bank located at 225 Main St. with Archibald Wood as president and John List as cashier. The National Bank of West Virginia retained its identity until the merger in 1962 with The Security Trust Co.

Merchants and Mechanics Bank was founded in July 1854, and was located at 131 Main St. It moved to Main and Monroe Streets (now Twelfth St.). C. Nelson Vance was one of its early presidents. It became the National Exchange Bank and after the Civil War took the name of The Merchants National Bank of West Virginia. After voluntary liquidation in August, 1874, it was reorganized as The Exchange Bank of Wheeling - on January 1, 1899 it became the National Exchange Bank of West Virginia.

The Bank of the Ohio Valley, 32 Twelfth St., was originally the First National Bank of Wheeling - took over the Commercial Bank, and was then taken over by the Wheeling Bank and Trust Co., which merged with the Dollar Savings and Trust Co., in 1913.

The Commercial Bank of Wheeling was formed in 1851 at 21st and Main Streets, as the Savings Bank of Wheeling, became the National Savings Bank in 1865, and eventually went into the Bank of the Ohio Valley.

The Bank of Wheeling, formed about 1853 by C. D. Hubbard and D. C. List as a private partnership bank, consolidated with the National Bank of West Virginia in the early 1900's.

The City Bank of Wheeling, chartered in 1870 by R. Crandall and J. Dallwell, merged with the Dollar Savings and Trust Co. in 1918.

The German Bank of Wheeling was established on April 1, 1870, opposite the post office, with Augustus Pollack and John Caterling and Louis J. Bayne as officers; changed its name to Wheeling Bank and Trust Co., which merged with the Dollar Savings and Trust.

Dollar Savings and Trust began on April 11, 1887, and Wheeling Title and Trust Co., December 10, 1889. They combined to form the present Wheeling Dollar Savings and Trust Co.

South Side Bank of Wheeling was organized on October 11, 1900 by S. H. Callahan, R. F. Whorine, E. Joseph Spisak, George Powers, C. Hale Brown and others at 30th and Mason Streets.

The Guaranty Savings Bank was formed July 1, 1901 by S. H. Callahan, R. F. Whorine, J. C. Bayne, J. W. Spisak and R. J. Hall. It changed its name to the Central Trust Co., and failed in 1913.

First Savings Bank, formed on March 4, 1897, and located across the river from the Commercial Bank in West Virginia - formed the first twenty-five years it never paid less than four percent on its deposits. It consolidated with Callahan Savings Bank to form the First National Bank.

Other banks which have made their marks on the community include the Bank of Warwood, 1911, and the First National Bank of Elm Grove, 1907, now known as the bank of Wheeling at 12th and Main Streets.

[illegible]

In correspondence with General Services Administration, the following letter was received by CCRT member Mr. Richard L. Salzer. It is copied here for the information it contains.

COFY

Federal Records Center
Mechanicsburg, Pa. 17055

Mr. Richard L. Salzer
Rural Route #3, Box 791
Knox, Indiana 46534

In accordance with Public Law 91-287, and Disposal Job No. NN-170-112, all canceled Government checks must be destroyed (by shredding, pulping, or maceration) six years and 9 months after date of payment, and certificates of disposal are forwarded to the Treasurer of the United States on a monthly basis.

Sincerely,

Enclosure

COPY

Your auction manager is in need of good material for future auctions.
Send him your extras today!

----- CHECK REFERENCE MATERIAL -----

Vol. 4
Jan. 71

Previous printed articles that have appeared in various publications on some phase (or related phases) of check collecting are listed below. All items, illustrations or articles refer, contain or illustrate material of interest.

<u>Publication</u>	<u>Issue Date</u>	<u>Title</u>	<u>Issue</u>
The Numismatist (Publication of The American Numismatic Assoc.)	Jan. 71 Vol 84 #1	Emergency Currency of 1863 Excellent text and illustrations of certified checks, pay checks, bonds and etc used in lieu of money.	5
Numismatic Scrapbook	Nov. 70	Barp. Twain, Morton, Black Part Checks! Illustration of 2 of "Wild West liver" series of checks from Wells Fargo Bank	1336
Numismatic Scrapbook	Nov. 70	Perkins Makes Engraving Possible Invention of stereotype steel engravings, permitting inexpensive production.	1434
Numismatic Scrapbook	Nov. 70	Checks Feature Mountain Scenes Illustration "Mountain Splendor" check.	1454
Numismatic Scrapbook	Nov. 70	Marshfield Bank Catalog Supplement. A must for Marshfield collectors. Additional information listed, illustrations, and types of drafts listed by letters.	1460
Numismatic Scrapbook	Nov. 70	Investors Find 'Fool's Gold' - Montana Postnotes. Investment speculation scheme. Illustration - stock Certificate (Montana Operation)	1544
Numismatic Scrapbook	Nov. 70	Souvenir Checks Profitable Bonus. Illustration of novelty check. Illustrated. Water hopes it will not be cashed.	1614
Numismatic Scrapbook	Jan. 71	Bonds Free Territory From Debt - Montana Postnotes. Financial measures taken to enable Montana Terr. to get out of financial difficulty. and illustrated.	42

Continued from page 38 - The Encyclopedia is published that contains...

...with it you will find the most complete and accurate...

...and without any doubt the most complete and accurate...

...Page 44

Several interesting books have come to the attention of your editor recently and he has them on order.

MONEY TALKS was brought to our attention by Mr. L. G. Lodge and Mr. Don Thrall both of the California State Numismatic Association. Mr Lodge is editor of CALCOIN NEWS the organization's official publication and Mr. Thrall is one of our CCRT members who has contributed to MONEY TALKS.

This volume covers the spectrum of numismatics with many articles under the following general headings: Californiana, Ancient, Medieval, Modern, Foreign, United States, Currency, Exonumia, Tokens & Medals, plus others. The front cover of the order blank for MONEY TALKS states, "A Numismatic Anthology - A selection of the finest articles from California State Numismatic Association's "Calcoin News" are combined into a 372 page delux hard-bound edition. Money does talk as history comes to life in these pages which open the door to numismatics through the ages."

Order from Mr. Charles Colver, Executive Secretary, Cal-State Book, 611 N. Banna Ave., Covina, Calif. 91722.

GOLD IN THE WOODPILE - An informal history of banking in Oregon by O. K. Burrell seems to be an interesting collection of banking stories, reminiscences, and vignettes presenting an informal history of banking in Oregon. The stories evoke a nostalgic flavor of the region at the turn of the century and earlier. Colorful and independent men gave banks a personality that has all but disappeared in these later years. Their nonconforming, eccentric ways make delightful reading.

Contents listed in the book offer the following: Jason Lee, Merchant Banker: Merchandising and financial activities of the Oregon Mission Store; The Potato Barrel Bank: Wildcat banking in Indiana and why Oregon pioneers disliked banks; That Crazy Frenchman: Louis Remme's desperate journey from Sacramento to Portland to recover his bank deposit; Ladd & Tilton Bankers: The rise and decline of a fortune; The Bull's Head Drafts: A private money system and a wild night ride in Southeastern Oregon; A Small Matter of a Semicolon: How the Court, by judicial interpretation, changed the punctuation of the Oregon Constitution; An Unfortunate Business Venture: Some pioneer businessmen and the hard way to learn about "adverse selection"; The Bank With The Brass Footrail; A primitive and successful essay into public relations for bank customers; Trouble In July: Heartbreak, tragedy, and comedy in Portland banking in the 1890's; A Bluff That Worked: A bold front saves a new bank from suspension; Mr. Booth Meets The Competition: Banking competition in Grants Pass - if you can't lick 'em, join 'em; The Dead Man In The Vault: Customer service "Above and beyond the call of duty"; The Bank That Never Made A Loan: Bank examiners can give little trouble if there are no "loans and discounts" to criticize.

Also included in the contents are the following: The Cross-Country Bank Examiner: The pioneer Portland banker who, at the age of 73, became Oregon's first bank examiner; Bank Charters For Sale: The unfortunate outcome of an unusual commercial venture; 100 Proof Banking: Unusual methods kept a new bank open in the money panic of 1907; Informal Banking In Central Oregon: Close relations between customers and bankers in the early years of the twentieth century; Nationality Banks In Oregon: The Irish, the Scandinavians, and other nationality groups preferred their own banks; Gold In The Woodpile: Bank vaults of pioneer days were sometimes less safe than the woodpile; A Bank With Personality: Unusual

VIGNETTES, ALLEGORICAL FIGURES AND THINGS LIKE THAT

By Ray Rathjen, 4047 Graham St., Pleasanton, California 94566

It is only natural that anyone who collects obsolete notes will sooner or later include checks since they have so much in common. They cover one of the most interesting periods of time in the history of this country. If they could only talk, what exciting stories they could tell! One can hardly turn a page in his collection of checks when a new story unfolds. One glance at the Wells Fargo checks and I can hear the crack of the stage drivers whip and smell the dust and the sweat of the straining horses. A look at another and I hear the cry "Gold" and feel the excitement of finding a fortune in the mad rush west. Another and I can hear the whistle of the little 4-4-0 engine puffing across the prairie or maybe the creaking masts and flapping sails as the four-master puts into Boston Harbor. The same is true of both obsolete notes and checks.

For almost every check I have by the American Banknote Company I have found matching vignettes and figures on bank notes. For example, on the checks of the Carlisle Deposit Bank I found matching vignettes in Criswells as follows: The eagle on the check can be found on the Rhode Island Bank of Commerce note (C-443). George Washington mounted can be found on the Central Bank of Tennessee note (C-105). On the Carlisle receipt the figure of Justice is found on the New York Hungarian Fund note (H-943) and the vignette of the Indian woman with shield and eagle is on the Lawrenceburg Bank Note of Tennessee (L-116). They can also be found on many other notes. Matching vignettes on checks and bank notes makes a very interesting display.

Perhaps we should find out a little about the vignettes and allegorical figures. Funk and Wagnalls has "vignette" listed as follows: Vignette (Vin-yet) noun 3. An engraving, photograph, or the like, having a background that shades off gradually. This definition seems to fit our case nicely. "Allegorical figure" requires a little more-perhaps a brief description of some of the more common ones used on checks and notes. F. and W. lists "Allegory" as a symbolic representation in literature or art. Webster helps a little by stating that an allegory is the description of one thing under the image of another. Most of the allegorical figures used on checks and paper money are taken from Greek and Roman mythology such as the Roman goddess Ceres, Goddess of the harvest or Venus, the goddess of love. Not all figures are from mythology, such as the figures of Liberty and Justice.

Since I know very little about the subject myself, I dusted off the Americanas and looked up a few which I list below:

MINERVA, (R) Goddess of power and wisdom. The Greeks called this goddess Athena or Pallas. Minerva is usually shown with helmet, shield and armor. Pallas is often shown holding a scroll.

JUNO or MONETA, (R) Hera (Gr) Goddess of marriage and finances. Usually shown with money or chests of money.

CERES, (R) DEMETER, (Gr) Goddess of the harvest. Shown fully draped, corn and poppies in her hand and a corn-measure on her head.

PROSPERPINA, (R) PERSEPHONE, (Gr) Goddess of the four seasons. Often shown with flowers.

- THETIS, (or GALA) (or) Goddess of the Sea. Shown with a shell in her hand, often with a dove perched on her.
- VENUS, (or) APHRODITE (or) Goddess of Love. Shown with a shell and mirror, without symbols or attributes.
- THETIS, (or) Goddess to represent the Goddess of the Sea, usually not a goddess but a sea nymph. Usually shown nude with a shell and mirror or holding a trident.
- FLORA, (or) Goddess of Flowers and Spring. Shown with a wreath in her left hand or on her head and a cornucopia in her right hand.

OTHER FIGURES

- COLUMBIA - The poetic personification of the United States of America. Shown with wreath or torch, sometimes with shield - map of North America on back.
- JUSTICE - Shown with scales or sword.
- LIBERTY - Shown ^{with} a pole with a cap on the top end or with a banner.
- HOPE - Often shown with an anchor or looking out to sea.
- COMMERCE - Shown with an urn.
- NAVIGATION - Shown with a ship, a lake and sextant.
- AGRICULTURE - Shown with wheat, a sickle or cornucopia.
- INDUSTRY - Shown with a wheel, gears or square.
- PEACE - Shown holding olive branch.

Often an Indian maid is shown which can be mistaken for one of the above, but she is usually shown with feathers in her hair or arrows on her back, even though she may be wearing fancy robes or dress. One may find the word "Volant" which means simply flying or riding on a cloud.

There may be additions or corrections to the above, but please pay notice some of our other members who are more expert on the subject to write some more informative articles or to at least amplify this information. Happy hunting.... Ray Watson.

THE HISTORY OF THE UNITED STATES

A new and different series of book reviews will be included in the next issue of THE. It will give every reader an idea of the quality of the books, and the quality of the author's work. It will also give every reader an idea of the quality of the book's content. If you have not received your subscription or if you are not sure of the quality of the book, please write to the publisher, 1000 1st St. N.W., Washington, D.C. 20001. We will be glad to help you.

Every reader will be glad to see the new book reviews in THE. We will be glad to help you. We will be glad to help you. We will be glad to help you.

Interested in check size acetate holders? Cliff Murk of P.O. Box 666, Agate Beach, Oregon 97320, would like to know. Cliff notes that the $3\frac{1}{2}$ " or $3\frac{3}{4}$ " x $9\frac{1}{4}$ " acetate holder is a needed size for certain checks and drafts. He mentions he has found a manufacturer who will produce them in even thousands for \$40.00 per M. If enough members need this size, say 25 or 50 each and we can build up an order for several thousand, Cliff has offered to act as clearing house on the deal. If you are interested, drop him a note at the above address.

* * *

Wells Fargo Bank will be happy to send members of CCRT a copy of their interesting booklet, WELLS FARGO. This was mentioned as a reference item in a previous issue of TCL. If you're interested in "Wells Fargo", it is well worth sending for. It contains many interesting facts and a large number of illustrations. Request should be sent to History Room, Wells Fargo Bank, 420 Montgomery St., San Francisco, Calif. 94120..... Thanks Don Thrall and Jack Weaver for this information.

* * *

YOU ARE INVITED - The Saginaw Valley Stamp Society will host the Peninsular State Philatelic Society (State of Michigan) at their show on April 17-18, 1971. Our member Mr. John D. Laurenz invites CCRT members to join in this event. He will be happy to act as host, have a meeting and discussion and place what ever material you may want on display. This Exhibition-Convention will take place at the Y.W.C.A., 615 S. Jefferson, Saginaw, Mich. Mr. Laurenz specializes in Revenue Stamps....Thank you for this invitation. Please send Mr. Laurenz a note if you plan to attend or have further questions....John D. Laurenz, 2825 Reppuhn Drive, Saginaw, Michigan 48603.

* * *

Current Check Facts: During the past 10 years the number of checks written has increased about seven to eight percent per year. There were approximately 23.5 billion checks written in 1969 of which 51% were personal checks, 40% business checks and the remainder were government checks. DeLuxe Check Printers were the largest producers of checks according to sales figures, followed by John H. Harland Co. and American Bank Stationery, each having approximately the same amount of sales. The remaining volume of check printing business is done by small local independent concerns or small subsidiaries of large companies, or by the banks themselves. There is still about one-third of the banks in this country not automated and most of these are small banks. It is expected that the use of checks in this country will continue to grow at the rate of 7 to 8 percent per year.

* * *

Suggestions for mailing packages: According to an article in the December 16, 1970 issue of Coin World, a Mr. John E. Barrett of Ithaca, N.Y. who conducts mail bid auctions, has failed to receive 14 packages worth more than \$3,000 that were sent to him via parcel post. Thirteen insured parcel post packages sent to him during the past 8 months have never been received. The packages he has received have been registered, those which cleared customs, insured packages which have had a return receipt requested form attached, or those sent United Parcel. So Mr. Barrett suggests those who send material should: Send packages registered if possible, don't use small printed labels for addressing - write name and address large so it cannot be covered by a label and further, insure for the full amount of the contents. He also suggests you spend the extra 15¢ for a return receipt. The Post Office officials agree

with his no longer suggestions.

The above may be worth remembering the next time you sort some of your collection items through the mail.

THE BANK OF NORTH AMERICA....The building in Philadelphia which once housed our silent bank, was scheduled to be torn down, but now hopefully will be saved due to a story that appeared in The Evening Bulletin of that city. The site of the building was slated to become a parking lot by the present owners.

Immediately after the article appeared, the Philadelphia Historical Commission informed the owners the building was certified as an historical site and cannot be demolished or altered without commission approval. Until the article appeared in the paper, the commission was not aware the building was to be torn down and the owners were unaware it was certified historically.

The Bank of North America was chartered by the Continental Congress in 1781. The bank building that occupies the original site now was built in 1895.

Do you own this stock certificate? There is outstanding a stock certificate that at one time was worth \$75 but today is worth two million dollars. The Mercantile National Bank of Dallas Texas is attempting to find the owner.

The certificate dates from a Texas railroad land deal in 1880 and four of the five stock certificates that were issued have been turned in, but this fifth one is still being hunted.

Discovery of oil on the land had made this certificate valuable and the rightful owner would be a stockholder of the land. Reported in The Cincinnati Post & Time-Star 10-9-70.

Wise Lure Bank Customers - An item in the Cincinnati Post & Time-Star of 10-17-70 is headed "Wise used as lure - Bankers capitalize on 'holix' premiums". Important highlights of the article are: More than 500 banks offer wise as a premium to gain customers, 25,000 or more deposit with a customer's wise or he or she can buy one at a discount with a lesser deposit, or all the various premiums given by banks - wise are the number one premium here. Other points noted are: A financial promotional firm reported selling more than a million wise in more than 125 banks, a bank in Virginia distributed more than 35,000 wise in a promotional program last year, another bank in Arkansas approximately distributed 8000 wise in 40 days to gain customers and reported \$5.2 million in new deposits for their efforts, and last - the nation's largest bank has the largest customer traffic builder they have ever had....AND WHAT NEXT?

Our active member R. Andrew Gross of Grand Bay, Ala. sent in an article from a new book that just arrived in his area. Copy is pasted below. "GROSS ON BANKING - A HISTORY & MAKING BANKS - How banks are organized and how they survive. How South Atlantic County and the New York State Bank to make the money of the people of this area...a book that informs and tells the story of the banks of the nation and the nation's banks...and the history of the banks of the nation." The book is available for \$1.95.

A.N.A. MUSEUM RECEIVES FIRST CHECK DONATION - Professor Don Allen reports checks he donated to the museum are the first they have received according to Adna G. Wilde, Jr., Executive Director of A.N.A. Now is the time to preserve the old as well as the common, while they are accessible.

This is one place examples of our hobby material will be preserved for future generations. CCRT members can start the initial collection for the A.N.A. Museum which over the years can become a meaningful and valuable check collection for study and research.

Past issues of TCL have been sent to the A.N.A. library and future issues will be. This, together with checks sent the museum, will form a collection and reference section.

It would be appreciated if those who participate by sending material to the A.N.A. will inform your editor.

* * *

Ernest R. Dixon reports his collection of modern checks has grown to over 2100 which includes six foreign countries, the latest being from Australia. He is still in need of checks from Nevada and Washington, D.C. - can anyone help him with these?

* * * * *

FOR SALE

INTERESTING CHECKS FOR SALE

FOR SALE

Lot #50

Six checks from the more difficult state of Kansas with dates of 1922, 1923, 1924, 1930, 1931 and 1932. AND THREE CANADIAN Checks, Dates 1941, 1949 and 1951. ALL NINE Checks.....\$1.00

Lot #100

Beautiful two color drafts of the Consolidated Kansas City Smelting and Refining Co. These are large size (8 1/4 X 4 1/8") Mexican drafts underprinted with a man pulling an ore cart. The sample lot before me are in yellow, pink and green-blue, some with printing in green and others in black. All are printed in Spanish with Mexican Revenue Stamps affixed on reverse. Most with interesting endorsements and stamps. Dates vary from 1895 to 1900. ALL TWELVE.....\$5.00

Lot #200

Twelve checks of the same company as Lot #100 above with similar design, but in smaller size on Banco Americano (The American Bank). Same beautiful underprinted illustration in various shades, affixed revenue stamps. Dates from 1895 to 1900. Bonus Check Free. THIRTEEN.....\$5.00

Lot #300

SPECIAL ASSORTMENT. Five checks from Missouri, Five from New York, Two from New Jersey, Two from Illinois, One from California, Two from Connecticut, One from Massachusetts. Most have imprinted or applied Revenue Stamps and dates vary in the 1870's, 1880's and 1890's. A nice basic collection or addition. ALL 18 Checks (10 additional new counter checks Free)\$10.00

I will trade 1970D, BU Rolls of Lincolns for 1970P or S BU Rolls..... One to One Hundred Rolls.

WILLIS H. SMITH 16001 37th Terrace, Independence, Missouri 64055

* * * * *

SEND YOUR DUPLICATE CHECKS, ETC. TO OUR AUCTION MANAGER!
MATERIAL IS NEEDED FOR FUTURE AUCTIONS